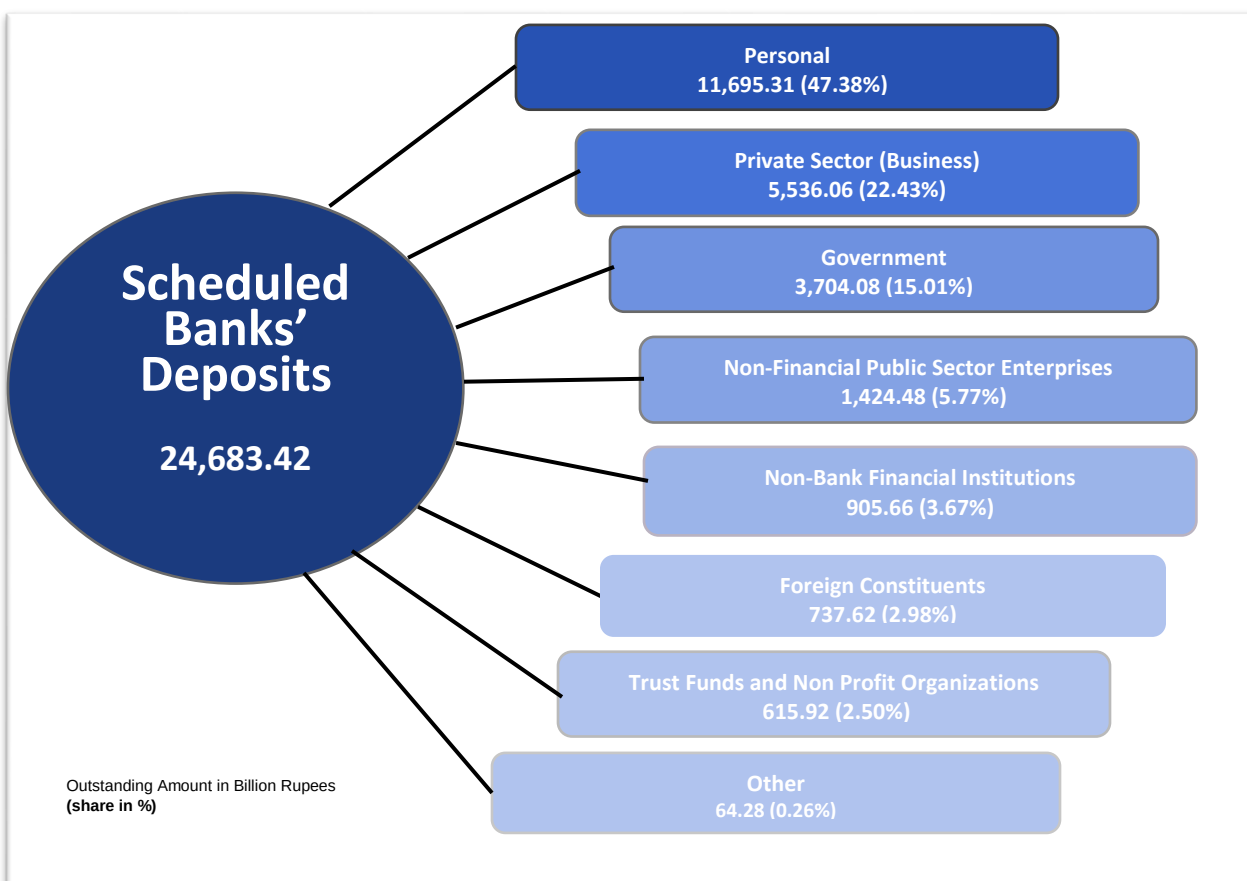


Statistics on Scheduled Banks, MFBs and DFIs in Pakistan June 2023



State Bank of Pakistan
Core Statistics Department
www.sbp.org.pk

Preface

Core Statistics Department (CSD) is responsible for collection, validation and compilation of statistics on various banking and financial aspects of Pakistan economy. CSD makes all efforts to publish accurate and reliable statistics in timely manner. The publication “*Statistics on Scheduled Banks, Microfinance Banks and Development Finance Institutions in Pakistan*” is a reflection of one of such efforts.

The publication is based, largely, on branch wise data collected from the Scheduled Banks, Microfinance Banks (MFBs), and Development Finance Institutions (DFIs) operating in Pakistan. The data is collected on various dimensions of Scheduled Banks/MFBs/DFIs’ assets and liabilities i.e. deposits, advances, investments and bills purchased & discounted etc. This publication has significant importance as it provides statistics on multiple aspects of banking sector of Pakistan and is widely used by the analysts/researchers and academia working in various disciplines in Pakistan as well as abroad. CSD has been continuously striving towards data quality improvement, enhancement of the coverage of the data in various dimensions, increase in frequency of data dissemination and reduction in lags involved in compilation/dissemination of various datasets by SBP.

The deposits and advances are classified in accordance with International Standard Industrial Classification (ISIC Rev. 4.0) developed by United Nations. ISIC Rev. 4.0 facilitates in classifying the data according to economic activities and provides basis for data comparison across countries. Deposits and advances are further bifurcated into foreign and domestic constituents, whereas domestic constituents are stratified into Government, Non-Financial Public Sector Enterprises (NFPSEs), Non-Bank Financial Companies (NBFCs), Private Sector (Business), Trust Funds & Non-Profit Institutions (NPIs), Personal and Others. Advances and investments have been classified by maturity. Statistics on Profit and Loss (P/L) accounts of all Scheduled Banks, MFBs and DFIs have also been shared in this publication.

We appreciate the efforts of the compilation team for preparation of this valuable publication and of the reviewer for ensuring quality statistics dissemination.

Comments and suggestions for further improvement in this publication are welcome (Email: feedback.statistics@sbp.org.pk).

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Acknowledgement

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Introduction

Background

Banking sector plays a pivotal role in the economic development of a country. A growing and dynamic banking sector is essential for economic growth, as growth in the banking sector and the real economy mutually reinforces each other. State Bank being a central bank and regulator of the banking sector compiles and disseminates statistics on the Scheduled Banks operating in Pakistan. The publication contains various statistics related to Scheduled Banks, Microfinance Banks (MFBs) and Development Finance Institutions (DFIs). Core Statistics Department of State Bank of Pakistan compiles and disseminates data through different publications.

Standards and Classifications

The publication uses the category of deposit holders and advances classified by borrower for foreign and domestic constituents. The domestic constituents are further classified as Government, Non-Financial Public Sector Enterprises (NFPSEs), Non-Bank Financial Companies (NBFCs), Private Sector (Business), Trust Funds & Non-Profit Institutions (NPIs), Personal, and Others. International Standard Industrial Classification (ISIC Rev¹. 4.0) has been adopted since June-2019 for private sector deposits and advances. Data from MFBs/DFIs are collected on the same standards and definitions.

Composition of Banking Groups

This publication is based on data of all scheduled banks, MFBs/DFIs operating in Pakistan in which scheduled banks are classified into main groups namely public sector banks, domestic private banks and foreign banks. In certain tables data has also been dichotomized for conventional and Islamic banking. Public sector banks are further divided into public sector commercial banks and specialized banks. Data on MFBs and DFIs is added in a separate chapters.

Scheduled Banks

In terms of Section 13 of Banking Companies Ordinance 1962, the scheduled banks maintain minimum required capital and reserve balance which is determined by SBP from time to time. Currently as per BSD circular No. 7 of 2009 an aggregate value not less than Rs. 10 billion effective from December 31, 2013 onwards and conducting their affairs in a manner not detrimental to the interest of their depositors have been declared as scheduled banks.

As per State Bank of Pakistan Act, 1956 (clause (a) of Sub-Section (2) of Section 37) “scheduled bank” is defined as:

37-2. The Bank shall, by notification, in the official Gazette—

- a) Declare any bank to be scheduled bank which is carrying on the business of banking in Pakistan and which—
 - i. is a banking company as defined in section 227F of the Companies Act, 1913, or a co-operative bank, or a corporation or a company incorporated by or established under any law in force in any place in or outside Pakistan;
 - ii. has a paid-up capital and reserves of an aggregate value of not less than five hundred thousand rupees: Provided that in the case of a co-operative bank, an exception may be made by the Bank;

¹ https://unstats.un.org/unsd/publication/seriesm/seriesm_4rev4e.pdf

- iii. satisfies the Bank that its affairs are not being conducted in a manner detrimental to the interest of its depositors;
- b) direct the descheduling of any scheduled bank which ceases to fulfill the requirements mentioned in clause (a) or goes into liquidation or otherwise wholly or partly ceases to carry on banking business; Provided that the Bank may, on application of the scheduled bank concerned and subject to such conditions, if any, as it may impose, defer the making of a direction under clause (b) for such period as the Bank considers reasonable to give the scheduled bank an opportunity of fulfilling the requirements mentioned in sub-clauses (ii) and (iii) of clause (a);
- c) alter the description in the list of scheduled banks whenever any scheduled bank changes its name.

Explanation: - In sub-Section (2) the expression “value” means the real or exchangeable and not the nominal value of the capital and reserves and the valuation made by the Bank shall be final.

Microfinance Banks

According to Sub-Section (1) of Section 6 of Microfinance Institutions Ordinance 2001, the function of a microfinance bank is as follows:

“A microfinance institution shall, in accordance with prudential regulations and subject to the terms and conditions of the license issued by the State bank, render assistance to micro-enterprises and provide microfinance services in a sustainable manner to poor persons, preferably poor women, with a view to alleviating poverty.”

Development Finance Institutions (DFIs)

Development finance institutions are financial auxiliaries which specialize in lending to project based financing for development purposes. State Bank of Pakistan licenses these institutions. These financial institutions are notified under Section 3-A of the Banking Companies Ordinance, 1962.

Public Sector Banks

The banks incorporated in Pakistan and their shares & capital controlled by the Government of Pakistan is referred as Public sector banks.

Commercial Banks

These are the scheduled banks mainly involved in the activities of deposits mobilization and extending credit through a branch network. These banks deal in short term collateralized lending such as trade financing, overdraft and provide a range of financial services to the clients. With the liberalization of banking rules and laws, commercial banks are now allowed to undertake other related activities such as underwriting, portfolio investment, securities market operations, specialized financing and related services.

Specialized Banks

These banks are 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, housing sector, SME sector. These institutions perform lending function, but may not engage in routine commercial banking activities. These are established, organized, and chartered under special legislative acts instead

of being chartered as a bank under the banking law.

Domestic Private Banks

The banks incorporated in Pakistan and controlled by the private sector are termed as domestic private banks.

Foreign Banks

Foreign banking company” means a banking company, not incorporated in Pakistan, which has a branch or branches doing banking business in Pakistan under a license issued by State Bank in this behalf.

Islamic Banking

Islamic Banking has been defined as banking in consonance with the ethos and value system of Islam and governed by Shariah principles. For the promotion of Islamic Banking in Pakistan, SBP issued policies/guidelines as per BPD circular No.1 of January 2003. Wherein a three-pronged strategy was adopted as under:

- i. Establishment of full-fledged Islamic Bank(s) in the private sector
- ii. Setting up subsidiaries for Islamic banking by existing commercial banks
- iii. Allowing Stand-alone branches for Islamic banking in the existing commercial banks.

All Islamic banks, subsidiaries and stand-alone branches offer Sharia compliant products and services only. “Sharia compliant products and services” means banking products and services offered by banks to their clients which are duly approved by their Sharia Board.

Scope of the Publication

This publication contains statistical tables prepared from the data supplied on quarterly basis by the reporting institutions in Pakistan. Separate chapters on the data of MFBs/DFIs are also presented which contains various tables of advances, deposits, etc. pertaining to these banks/institutions.

Explanatory Notes

The scheduled banks/MFBs/DFIs statistics are based on branch-wise actual data - (except for P/L accounts) - (as on end position) reported quarterly by these institutions in Pakistan. P/L accounts are quarterly flows data. The data are collected on various dimensions of major sources (deposits) and uses (advances, investments and bills purchased and discounted) of banks/MFBs/DFIs funds along with liabilities and assets statement. The data dimensions and terminologies that need some explanation is discussed for information of the users.

Definitions of Assets and Liabilities

Currency

Banknotes (paper money) and coins issued by the central bank and / or government that are of fixed nominal values and accepted as legal tender (payment that cannot be refused in settlement of a debt, i.e. money used as a unit of exchange within a country) in an economy. Pakistani Rupee is the currency unit for Islamic Republic of Pakistan.

Transferable Deposits

All demand deposits in national or foreign currency i.e., exchangeable on demand at par without penalty or restriction, freely transferable by cheque or otherwise, commonly used to make payments, are known as transferable deposits.

Restricted Deposits

These are the deposits for which withdrawals are restricted on the basis of, regulatory or commercial requirements etc.

Other Deposits

Deposits in national or foreign currency that are not readily available/transferable by cheque or otherwise and have some kind of penalty or short time restriction are classified under Other Deposits.

Some examples of Other Deposits are

1. Non-transferable savings deposits and term deposits
2. Special notice deposits

Securities other than Shares

Securities other than shares are negotiable instruments serving as evidence that units have obligations to settle by means of providing cash, a financial instrument, or some other item of economic value. Financial assets that are normally traded in the financial markets and that give holders the unconditional rights to receive stated fixed sums on specified dates or the unconditional rights to fixed money incomes or contractually determined variable money incomes. These securities are classified as short-term and long-term securities other than shares such as government market treasury bills, Pakistan investment bonds, government Ijara Sukuk, corporate bonds and negotiable certificates of deposits (not negotiable would be categorized under deposits), commercial papers, TFCs, PTCs, Modaraba certificates, negotiable CODs, and negotiable securities backed by loans or other securities. Preferred stock or shares that pay a fixed income but do not provide for participation in the distribution of residual value of an incorporated enterprise on dissolution are also included in this category.

Loans extended (Advances)/ Borrowings

Financial asset resulting from the delivery of cash or other assets by a lender to a borrower in return for an obligation to repay on a specified date or dates, or on demand, usually with mark-up or interest. They

include repurchase arrangements not included in national broad money definitions (Repo), money at call, government lending funds, overdrawn local account, overdrawn nostro accounts, borrowings from subsidiary companies, borrowings from managed modarabas, borrowings from associated undertakings, borrowings from directors, borrowings from chief executive, borrowing from SBP, borrowings from financial institutions abroad, financial leases, subordinated loans etc. Borrowings are further classified by short-term and long-term. The value of a domestic currency loan should be the amount of the creditor's outstanding claim (equal to the debtor's obligation), which comprises the outstanding principal amount plus any accrued interest (i.e., interest earned but not yet due for payment). Such valuation is herein referred to as the book value of a loan. Short Term Loans are categorized as under

1. Money at call

These are unsecured borrowing transactions from financial institutions without underlying collateral. These are usually overnight transactions but can extend for a week or even months, if mutually agreed upon between lender and borrower. However, a lender places its money on call and has the right to 'call' it back even before its maturity

2. Reverse Repurchase agreements / Repurchase agreements

i) Reverse Repurchase agreements (Asset Side)

This is a mode of financing in which the seller (financial institution) of the securities agrees to repurchase them subsequently from the purchaser (financial institution) at a fixed rate and on a specified date. This is different from trading in securities in the stock exchanges where transactions are not based on repurchase agreement and the prices are determined as per market conditions. The agreement is called a reverse repo when viewed from the perspective of securities buyer - i.e., the "cash provider"

ii) Repurchase agreements (Liability Side)

Sale of securities to financial institutions against cash with an arrangement to repurchase the same at a fixed price either on a specified future date (often one or a few days hence, but increasingly further in the future) or with an "open" maturity fall under this category. The agreement is called a repo when viewed from the perspective of securities seller—i.e., the "cash taker".

3. Bills purchased and discounted

Advances extended through discounting or purchasing of a bill of exchange including export bills that is both drawn and made payable in Pakistan or abroad.

4. Other short-term advances and financial leases

A finance lease is a contract where by lesser purchases goods put at the disposal of the lessee and the lessee pays rentals that enables the lesser over the period of contract to cover all or virtually all costs including interests. The entire risks and rewards of ownership of an asset are de facto transferred from the legal owner of the goods (lesser) to the user of the goods (lessee). Title may or may not eventually be transferred. This de facto change in ownership is financed by a financial claim, which is the asset of the lesser and liability of the lessee. At the time of ownership change the market value of the asset is recorded as assets liabilities of the units. For subsequent periods principal payments will be subtracted for determining the outstanding claim / liability. Therefore, these are calculated as lease rentals receivable plus residual value of leased assets minus financial charges for future periods on leased assets.

Insurance Technical Reserves

These are current claims of policyholders and beneficiaries rather than net equity of insurance corporations. Generally these are classified as under:-

- i) Prepayments of premiums
- ii) Outstanding claims with insurance companies

Financial Derivatives

Financial derivatives are financial instruments that have no intrinsic value, and are linked to another specific financial instrument, indicator (foreign currencies, government bonds, share price indices, interest rates, etc.), or commodity (gold, coffee, sugar, etc.) through which specific financial risks can be traded in financial markets in their own right.

Others Accounts Receivable

Financial assets consisting of trade credit and advances, dividends receivable, settlement accounts, items in the process of collection, accrued income, head office / inter-branch adjustment, expenditure account, suspense items and miscellaneous asset items are classified in Others Accounts Receivable.

Other Accounts Payable

These accounts consist of provision for loan losses, provision for other losses, accumulated depreciation, adjustment for head office / branch, dividends payable, settlement accounts, suspense accounts, deferred tax liabilities, accrued wages, rent, social contributions, accrued taxes, mark-up / return / interest payable, mark-up on NPL and investment, income account, miscellaneous liability items.

Shares and Other Equity

Shares and other equity comprise all instruments and records acknowledging claims to the residual value of companies / corporations, after the claims of all creditors have been met are categorized as shares and other equity. Stock or share most commonly refers to a share of ownership in a company that entitles the owner of that share to literally a share in the ownership of the company, including the right to a fraction of the assets of the company, a fraction of the decision-making power, and potentially a fraction of the profits, which the company may issue as dividends.

Retained Earnings

The category of retained earnings shows all earnings (profit after-tax) from the overall operations less any amount allocated to general and special reserves, which is established as a capital cushion to cover operational and financial risks.

Current Year Result

Accumulated revenues during the year minus expenditures minus taxes minus retained earnings minus general and special reserves minus dividend payable are the current year result.

General and Special Reserves

General and special reserves are capital redemption reserve, profit prior to incorporation, share premium, statutory reserves and appropriations of retained earnings. General and special reserves should be valued as the nominal amount of earnings that have been retained.

Valuation Adjustment

Valuation adjustment represents the net counterpart of all changes (Surplus / deficit on revaluation) in the values of assets and liabilities on the balance sheets except for valuation changes recorded in the profit and loss accounts. The valuation adjustment is market valued by definition.

Valuation Method

Below given table shows the valuation methods of Assets and Liabilities

Assets and Liabilities	Valuation method
Currency	Face value (in currency of denomination)
Deposits	Nominal value (in currency of denomination)
Securities other than Shares	Market or fair value(assets); book value(liability)
Loans (advances)	Nominal value
Shares and Other Equity	Market or fair value (assets); book value (liability)
Insurance Technical Reserve	Market or fair value
Financial derivatives	Market or fair value
Other accounts receivable/payable	Nominal value

Deposits

Outstanding Deposits: This shows the position of deposits held by banks at the end of the quarter. Deposits are the amount held in various types of deposit accounts by Banks/MFBs/DFIs, such as demand deposits (such as basic banking accounts, Asaan accounts, and branchless banking accounts), time and saving deposits. Deposits include all types of deposits excluding interbank deposits, placements and margin deposits (deposits held by Banks/MFBs/DFIs as collateral against letters of credits, letters of guarantees).

Current Deposits: These are accounts wherein withdrawals and deposit of funds can be made frequently by the account holders. Generally, these are return free deposits kept with the banks.

Call Deposits: These include short notice and special notice deposits

Savings Deposits: Deposits consisting of cheque accounts on which a certain return is paid by the Bank.

Fixed Deposits: Deposits having fixed maturity dates and a rate of return determined or determinable on the basis of a bank's financial performance during a period.

Other Deposits: These generally include security deposits, margin deposits and sundry deposits etc.

Category of Deposit Holders: Deposits are categorized according to the main business or profession of the deposit account holders. They are broadly classified as foreign constituent (non-resident) and domestic constituents, which is cascaded down to Government, Non- financial public sector enterprises (NFPSEs), Non-bank financial Companies (NBFCs), Private sector (Business), Trust Fund and Non-Profit Institutions, Personal and Others. The Private sector is further distributed into sub-heads such as Agriculture, Fishing, Mining and Quarrying, Manufacturing, Ship breaking, Electricity and Construction according to the ISIC Rev. 4.0 classification of United Nations.

Size of Deposits Accounts: The deposits accounts are classified under various classes (size) on the basis of the actual balances in the respective accounts at the end of the reporting period. Previously, the account size for the grouped accounts was estimated by the average size of the group to which it belongs.

Debits/Credit to Deposit and Turnover: The deposits are reported on net basis at the end of quarter.

The debits on these accounts help in analyzing the turnover in the respective accounts during the period. The co-efficient of turnover are calculated by dividing the debits with the averages amounts on deposits as reported by the Scheduled Banks/MFBs/DFIs.

Advances

Outstanding Advances: The total amount of advances/loans recoverable at the end of the quarter are termed as outstanding advances.

Category of Borrowers: Borrowers are first classified on the basis of non-resident and domestic constituents. The latter is then further classified into government, non- financial public sector enterprises, non- bank financial companies, private sector (business), trust funds and non-profit institutions, personal and others. As with deposits, the group “Private Sector (Business)” has been further classified into various subgroups based on ISIC Rev. 4.0.

Type of Securities: In banking business, the security, or collateral, consists of assets, property, deposits or valuables held as guarantee against a credit or a loan. Type of security helps in the analysis of the quality of advances of the banking system. A list of classification of securities has been prepared as per international classification that can be seen under the tables of advances classified by securities in the statistical tables. Some enhancements have been made to this list in the headings of “Real Estate”, “Bank Deposits”, “Other Secured Advances” and “Unsecured Advances”

Foreign Constituent (Non-Resident): 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 such as construction companies) and Individuals (students, travelers).

Government: This includes Federal Government, Provincial and Local Governments.

Non-Financial Public Sector Enterprises (NFPSEs): These are the resident non-financial corporations which are controlled by government, 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.

Nonbank Financial Companies (NBFCs) and Financial Auxiliaries: Non-banking financial companies, or NBFCs, are financial institutions that provide banking services, but do not hold a banking license while Financial Auxiliaries are all resident corporations and quasi corporations primarily engaged in activities closely related to financial intermediation but which do not themselves perform an intermediation role. NBFCs and 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 exchange, exchange companies and insurance companies etc.

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

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

Personal: This includes bank employees and consumers who 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 advances which are not classified elsewhere.

Rate of Interest/Return: This is the cost of using others' money expressed as a rate, or a %age of the principal amount for a period of time usually a year.

Size of Accounts for Advances: The classification and system for size of accounts for advances is identical to the size of accounts for deposit as explained above.

Category of Financing: This refers to the purpose of financing. The major financing categories are Export financing, Import financing, Government self-employment schemes, Working capital/short term and Fixed investment/long term.

Loan Tenure: This refers to the actual loan maturity that is decided at the time of the loan agreement between the borrower and the reporting institutions. The tenure is mainly divided into three main categories as short term, medium term and long term depending upon time within which the loan is planned to be matured.

Rate of Margin: Margin for collateral is the excess of the market/assessed value of the collateral over the amount of loan. Banks typically prefer to provide loan amount less than the assessed value of collateral, because in the event of default, there are costs in loan recovery and losses with forced sale of collateral; hence a margin of collateral is maintained.

Bills Purchased and Discounted: Classification of Bills Purchased and Discounted provides the economic group wise claims of scheduled banks. Type of bills includes Import Bills, Inland Bills, and Foreign Bills. Sectoral classification of bill issuers is based on ISIC Rev. 4.0 classification of United Nations.

Investments: The Scheduled Banks/MFBs/DFIs report their investments in domestic and foreign securities/shares with details of holdings of each type of securities/shares. The holdings are classified by issuing institutions of securities/shares such as Federal and Provincial Governments' securities, foreign securities and other securities/shares (including shares, debentures, NIT units, participation term certificates, Sukuk, term finance certificate, certificate of investment, mutual fund and Modaraba certificates, shares of other public and private sector enterprises). The purchase price (book value), original value (face value) and market value (in case of tradable securities/shares) are reported for each investment. From June, 2019 onwards, some Islamic Investments products have also been added in the field "Type of Security". These securities are further enhanced in June 2022 and onwards by adding "Variable Rental Rate (VRR) and Fixed Rental Rate (FRR)" GOP Ijara Sukuk and "Islamic Naya Pakistan Certificate".

Term to Maturity: Term to maturity of investment securities has been introduced in this revamped version of publication. It is mainly divided into short term, medium term and long term, which are further classified into various slabs.

Profit and Loss Accounts

Profit and loss accounts are based on quarterly financial statements of Scheduled Banks/MFBs/DFIs. The following items are included in the profit and loss:

Mark up Interest Earned: Mark up interest earned comprise interest received on loans, advances, investments, lending to financial institutions, or balances with banks.

Mark up Interest Expense: Mark up interest expenses constitute interest expense on deposits, borrowings, subordinated debt or cost of foreign currency swaps.

Non-Mark up Interest Earned: Non-mark up interest earned comprises of fees and commission, dividend income, foreign exchange income, income from derivatives, gain on securities, rent on property

and gain on sale of fixed assets.

Non-Mark up Interest Expense: Operating expenses, such as compensation of salaries, property expenses (rent, taxes, insurance, utilities cost, rental lease, fuel expenses, security charges, repair and maintenance, depreciation) , information technology expenses, workers welfare fund, penalties etc. Provision /Reversals Provision or reversal on balances with banks, loans, advances, off balance sheet item or diminution in value of the investments are taken into account.

Number of Employees: Branch wise number of employees with segregation of contractual and permanent employees is added.

Regional Data: Regional Database provides a unique set of statistics by regions/provinces. The regional/province wise data on Advances and Deposits by Borrowers/Categories is disseminated due to the increasing demand from users. Regional distribution of data on “Outstanding Advances” is based on disbursements by the bank branches located in the respective regions. Place of actual utilization for these advances may be different from the place of disbursements. The regional position therefore may not reflect the true picture since offices of large companies/firms operating in different regions might have used banking facilities located in different regions. Therefore, there comes a huge responsibility on the part of users to keep these limitations of data in mind while drawing any conclusion on the basis of these data.

Data Coverage

The data covered in this publication is un-audited and domestic operations only.

Rounding Off

Throughout the publication “-“ is supposed to mean “exactly 0” while any figure showing as “0.0” or “0.00” might not necessarily be exactly 0 since it could only be showing as such due to rounding.

Data Revision

For practical purposes, all data pertaining to the “current” time period may please be treated as “provisional” and may be subject to revision in the next releases of the same publication according to Data Revision Policy. For example, data for December 2022 in the publication of December 2022 would be provisional in nature and would be subject to change in the future.

Definitional, Coverage and Reporting Time differences between data as per ‘Quarterly Compendium of the Banking System’ and ‘Quarterly Statistics on Scheduled Banks, Microfinance Banks and Development Finance Institutions in Pakistan’

1. Quarterly Compendium of the Banking System is based on *regulatory reporting requirements*, fulfilled by Scheduled Banks/DFIs/MFBs, at Head Office level, within 12 working days of the reported period. It includes overseas operations, loans/ investment ‘net of provisions’, interbank deposits, along with customers deposits, and excludes accrued interest/profit.
2. Quarterly Statistics on Scheduled Banks, Microfinance Banks and Development Finance Institutions in Pakistan is based on IMF’s guidelines as per ‘Manual on Monetary and Financial Statistics – 2000’ (<https://www.imf.org/external/pubs/ft/mfs/manual/pdf/mmfsft.pdf>), for statistical reporting by Scheduled Banks/DFIs/MFBs, largely at branch level, within 45 calendar days of the reported period. It consists of domestic operations only, and includes accrued interest/profit while reporting loans on ‘gross bases’.

Scheduled Banks

Assets & Liabilities

and

Profit & Loss Accounts

1.1 Assets and Liabilities

All Banks

(Million Rupees)

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

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Dec-22	Mar-23	Jun-23
Liabilities	36,185,736	39,063,232	41,190,125
I. Deposits	23,309,382	24,270,048	26,363,171
1. Transferable Deposits	18,369,590	19,285,525	21,070,748
2. Restricted/ compulsory deposits	565,239	607,274	575,720
3. Other deposits	4,374,553	4,377,250	4,716,704
II. Securities (other than shares bonds/ debentures etc.)	126,983	126,838	129,486
1. Short-term	-	-	-
2. Long-term	126,983	126,838	129,486
III. Loans (Borrowings)	7,706,503	9,356,336	9,080,649
1. Short-term	7,280,928	8,871,336	8,210,779
A) Money at call	188,716	156,376	146,673
B) Repurchase agreements (Repo)	5,262,414	6,602,394	6,120,235
C) Other short-term borrowings	1,829,798	2,112,566	1,943,871
2. Long-term borrowings	425,575	485,000	869,871
IV. Financial Derivatives	28,749	45,971	34,708
V. Other accounts payable	2,817,810	3,040,105	2,786,787
1. Provision for losses	750,371	781,775	772,089
A) Provision for loan losses-Specific	678,077	700,990	691,678
B) Provision for loan losses-General	45,525	52,374	43,569
C) Provision for other losses	26,769	28,411	36,842
2. Accumulated Depreciation	327,047	337,066	346,376
3. Other accounts payable other resident Sectors	1,721,469	1,899,402	1,624,258
A) Dividends payable	15,735	22,971	9,993
B) Settlement accounts	17,200	48,747	73,569
C) Items in the process of collection	8,373	9,221	12,120
D) Miscellaneous liability items	1,680,160	1,818,463	1,528,577
a) Suspense account	81,883	69,551	94,163
b) Provision for expected costs	105,783	142,494	140,471
c) Deferred tax liabilities	10,790	17,611	14,539
d) Accrued wages	8,621	8,084	9,314
e) Accrued rent	504	525	560
f) Accrued taxes	497,991	522,105	534,923
g) Other miscellaneous liability items	974,589	1,058,093	734,606
4. Other non- resident accounts payable	18,923	21,862	44,064
A) Dividends payable non-residents	8,551	11,324	33,637
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,372	10,538	10,426
VI. Insurance, pension, and standardized guarantee schemes	-	-	327,824
VII. Shares and other equity	2,196,308	2,223,933	2,467,499
1. Quoted	386,281	386,171	399,145
2. Non quoted	249,310	260,299	263,942
3. Investment fund shares	-	-	-
4. Retained earnings	430,988	598,546	544,142
5. Current year result	495,824	325,963	499,348
6. General and special reserve	537,060	569,327	602,236
7. Valuation adjustments	96,845	83,627	158,686
IX. Contingencies and Commitments³	14,963,609	16,705,969	16,842,070
1. Guarantees	2,834,599	3,243,411	3,212,210
2. Commitments	11,892,576	13,276,369	13,444,164
A) Letter of Credit	3,982,318	4,096,991	4,625,867
B) Forward Foreign Exchange Transactions	6,209,169	7,325,441	7,001,352
C) Forward government Securities Transactions	342,855	312,692	270,816
D) Derivatives	79,940	113,761	114,389
E) Forward lending	395,307	495,233	399,537
F) Operating leases	340	318	299
G) Commitments for acquisition of :	38,493	39,717	38,460
i.Fixed assets	28,617	28,440	30,956
ii. Intangible assets	9,876	11,277	7,504
H) Other commitments	844,153	892,217	993,445
3. Other contingent liabilities	236,435	186,189	185,695

Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

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

3: This data has been collected on new format w.e.f. December 2022.

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Dec-22	Mar-23	Jun-23
Assets	8,365,402	9,407,158	10,223,049
I. Currency and Deposits	413,375	476,988	574,801
1. Currency	96,071	98,864	106,294
2. Transferable Deposits	227,634	282,265	368,691
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	89,670	95,859	99,816
II. Securities(other than shares)	4,812,156	5,420,101	6,064,010
1. Short-term	1,338,260	1,105,246	1,794,257
2. Long-term	3,473,896	4,314,855	4,269,753
III. Loans extended (Advances)	2,562,155	2,911,319	2,955,166
1. Short-term	1,409,138	1,761,115	1,734,918
A) Money at call	43,063	25,890	38,589
B) Reverse Repo	133,010	548,642	156,818
C) Bills purchased and discounted	57,747	57,763	66,776
D) Other short-term loans	1,175,318	1,128,820	1,472,735
2. Long-term	1,153,016	1,150,204	1,220,248
IV. Shares and other equity	145,793	167,167	170,741
1. Quoted	60,839	60,657	63,272
2. Non quoted	84,954	106,510	107,469
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	266,470	263,336	283,410
1. Trade credit and advances	-	-	-
2. Others	266,470	263,336	283,410
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	149	149	149
C) Items in the process of collection	27	42	14
D) Miscellaneous assets residents sector	266,294	263,144	283,246
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	165,453	168,245	174,922
1. Produced assets	78,215	80,470	82,631
A) Tangible fixed assets	74,629	76,895	78,926
a) Dwellings	6,666	7,119	7,736
i) Building on freehold land	610	610	610
ii) Building on leasehold land	6,056	6,509	7,127
b) Other buildings and structures	45,302	45,675	45,935
i) Building on freehold land	27,665	27,724	27,416
ii) Building on leasehold land	17,637	17,951	18,518
c) Machinery and equipment	16,858	17,283	18,374
i) Transport equipment	2,659	2,596	2,658
ii) Furniture & Fixtures	4,017	4,122	4,239
iii) Office equipment	6,543	6,817	7,069
iv) Other machinery & equipment	3,639	3,749	4,409
d) Other tangible fixed assets n.e.s	5,804	6,819	6,881
B) Intangible fixed assets	3,585	3,575	3,705
a) Computer software	3,585	3,575	3,705
b) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	87,238	87,775	92,291
A) Tangible non-produced assets	87,238	87,775	92,291
a) Land	28,119	28,125	28,119
i) Land underlying Buildings and structures	28,119	28,125	28,119
1. Freehold land	7,447	7,453	7,448
2. Leasehold land	20,672	20,672	20,672
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	59,119	59,650	64,172
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Dec-22	Mar-23	Jun-23
Liabilities	8,365,402	9,407,158	10,223,049
I. Deposits	4,564,745	4,624,762	5,434,626
1. Transferable Deposits	3,322,981	3,410,730	4,057,851
2. Restricted/ compulsory deposits	58,442	38,888	35,713
3. Other deposits	1,183,322	1,175,143	1,341,063
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	2,538,712	3,432,758	3,451,463
1. Short-term	2,519,480	3,411,723	3,421,379
A) Money at call	26,983	13,168	9,979
B) Repurchase agreements (Repo)	2,296,230	3,201,703	3,217,181
C) Other short-term borrowings	196,267	196,853	194,218
2. Long-term borrowings	19,232	21,035	30,084
IV. Financial Derivatives	-	-	-
V. Other accounts payable	710,801	799,483	432,003
1. Provision for losses	290,595	290,175	288,094
A) Provision for loan losses-Specific	280,099	279,469	277,635
B) Provision for loan losses-General	10,234	8,614	8,330
C) Provision for other losses	261	2,092	2,130
2. Accumulated Depreciation	35,938	37,052	38,849
3. Other accounts payable other resident Sectors	384,268	472,256	105,059
A) Dividends payable	3	3	3
B) Settlement accounts	2,375	3,975	1,546
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	381,890	468,279	103,510
a) Suspense account	20,985	22,202	23,731
b) Provision for expected costs	12,566	14,949	14,177
c) Deferred tax liabilities	(13,229)	(15,035)	(15,035)
d) Accrued wages	-	-	-
e) Accrued rent	-	-	-
f) Accrued taxes	33,214	38,231	38,368
g) Other miscellaneous liability items	328,354	407,932	42,270
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	327,824
VII. Shares and other equity	551,144	550,154	577,133
1. Quoted	64,437	64,437	67,411
2. Non quoted	149,860	148,839	149,860
3. Investment fund shares	-	-	-
4. Retained earnings	127,094	170,524	170,043
5. Current year result	54,524	11,072	25,115
6. General and special reserve	85,287	93,726	96,189
7. Valuation adjustments	69,942	61,555	68,514
IX. Contingencies and Commitments³	3,503,096	3,538,627	3,811,402
1. Guarantees	493,873	529,388	477,964
2. Commitments	2,931,444	2,982,327	3,291,013
A) Letter of Credit	1,869,769	1,897,996	2,154,499
B) Forward Foreign Exchange Transactions	820,430	789,199	937,808
C) Forward government Securities Transactions	54,568.8	54,568.8	18,314
D) Derivatives	-	-	-
E) Forward lending	184,752.4	238,668.3	178,413
F) Operating leases	-	-	-
G) Commitments for acquisition of :	1,887.7	1,857.8	1,923
i. Fixed assets	1,583.7	1,369.8	1,593
ii. Intangible assets	304.0	488.0	330
H) Other commitments	36.9	36.9	56
3. Other contingent liabilities	77,778.7	26,911.6	42,425

Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

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

3: This data has been collected on new format w.e.f. December 2022.

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Dec-22	Mar-23	Jun-23
Assets	26,678,057	28,003,531	29,184,899
I. Currency and Deposits	1,364,100	1,925,786	2,411,907
1. Currency	407,784	472,982	499,466
2. Transferable Deposits	900,364	1,322,888	1,780,184
3. Restricted/ compulsory deposits	26	6	6
4 Other Deposits	55,928	129,910	132,251
II. Securities(other than shares)	12,415,380	13,112,608	13,973,121
1. Short-term	1,708,477	2,130,375	2,531,621
2. Long-term	10,706,903	10,982,233	11,441,499
III. Loans extended (Advances)	10,643,564	10,403,302	9,974,423
1. Short-term	6,821,361	6,589,910	6,051,981
A) Money at call	123,609	88,762	135,898
B) Reverse Repo	684,559	741,849	330,918
C) Bills purchased and discounted	243,268	279,560	289,022
D) Other short-term loans	5,769,926	5,479,739	5,296,143
2. Long-term	3,822,203	3,813,392	3,922,442
IV. Shares and other equity	358,386	378,203	401,424
1. Quoted	127,008	120,647	125,798
2. Non quoted	228,611	253,445	271,747
3. Investment fund shares	2,766	-	3,879
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	11,712	36,424	12,417
VII. Other accounts receivable	938,259	1,152,320	1,364,337
1. Trade credit and advances	-	-	-
2. Others	938,259	1,152,320	1,364,337
A) Dividends receivable resident sector	167	774	206
B) Settlement accounts resident sector	33,101	28,715	34,082
C) Items in the process of collection	665	2,517	532
D) Miscellaneous assets residents sector	898,631	1,112,775	1,321,717
E) Other non- resident accounts receivable	5,694	7,539	7,800
VIII. Non-financial assets	946,656	994,888	1,047,270
1. Produced assets	757,906	776,485	821,668
A) Tangible fixed assets	660,398	676,501	717,558
a) Dwellings	137,018	139,010	142,979
i) Building on freehold land	5,089	5,102	5,149
ii) Building on leasehold land	131,929	133,908	137,830
b) Other buildings and structures	229,373	235,307	260,268
i) Building on freehold land	62,433	62,218	63,567
ii) Building on leasehold land	166,940	173,090	196,700
c) Machinery and equipment	242,148	250,757	258,751
i) Transport equipment	17,354	18,092	19,718
ii) Furniture & Fixtures	32,125	32,762	32,279
iii) Office equipment	146,935	151,764	156,798
iv) Other machinery & equipment	45,734	48,139	49,956
d) Other tangible fixed assets n.e.s	51,859	51,427	55,562
B) Intangible fixed assets	92,021	93,772	95,813
a) Computer software	57,147	58,882	60,919
b) Other intangible fixed assets n.e.s	34,874	34,890	34,894
C) Inventories	5,487	6,212	8,296
D) Valuables	-	-	-
2. Non-produced assets	188,750	218,403	225,603
A) Tangible non-produced assets	166,226	196,267	203,803
a) Land	136,591	162,045	168,045
i) Land underlying Buildings and structures	129,757	155,211	168,045
1. Freehold land	52,385	72,203	71,508
2. Leasehold land	77,372	83,007	96,537
ii) Recreational land	6,834	6,834	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	29,635	34,222	35,759
B) Intangible non-produced assets	22,524	22,136	21,799
a) Leases and other transferable contracts	16,032	16,269	16,179
b) Purchased goodwill	2,213	2,213	2,213
c) Other intangible non-produced assets n.e.s	4,279	3,654	3,407

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Dec-22	Mar-23	Jun-23
Liabilities	26,678,057	28,003,531	29,184,899
I. Deposits	18,253,597	19,132,737	20,367,882
1. Transferable Deposits	14,620,684	15,421,606	16,509,388
2. Restricted/ compulsory deposits	462,091	537,524	518,128
3. Other deposits	3,170,822	3,173,607	3,340,367
II. Securities (other than shares bonds/ debentures etc.)	126,983	126,838	129,486
1. Short-term	-	-	-
2. Long-term	126,983	126,838	129,486
III. Loans (Borrowings)	4,667,830	4,974,732	4,621,522
1. Short-term	4,261,488	4,510,767	4,155,505
A) Money at call	161,734	143,207	136,694
B) Repurchase agreements (Repo)	2,966,184	3,390,630	2,903,053
C) Other short-term borrowings	1,133,570	976,930	1,115,757
2. Long-term borrowings	406,343	463,965	466,017
IV. Financial Derivatives	23,468	41,572	33,719
V. Other accounts payable	2,068,167	2,189,104	2,293,479
1. Provision for losses	457,351	489,268	481,813
A) Provision for loan losses-Specific	396,109	419,678	412,177
B) Provision for loan losses-General	34,739	43,275	34,929
C) Provision for other losses	26,502	26,315	34,707
2. Accumulated Depreciation	288,226	297,338	304,665
3. Other accounts payable other resident Sectors	1,303,728	1,380,703	1,463,063
A) Dividends payable	15,733	22,968	9,991
B) Settlement accounts	14,688	44,522	71,706
C) Items in the process of collection	8,373	9,221	12,120
D) Miscellaneous liability items	1,264,934	1,303,992	1,369,246
a) Suspense account	51,540	41,834	52,825
b) Provision for expected costs	93,217	127,545	126,294
c) Deferred tax liabilities	24,019	32,646	29,574
d) Accrued wages	2,273	1,521	1,966
e) Accrued rent	504	525	560
f) Accrued taxes	459,739	469,528	478,446
g) Other miscellaneous liability items	633,642	630,393	679,581
4. Other non- resident accounts payable	18,862	21,795	43,938
A) Dividends payable non-residents	8,551	11,324	33,637
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,311	10,472	10,301
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	1,538,011	1,538,549	1,738,811
1. Quoted	321,843	321,734	331,734
2. Non quoted	40,154	40,154	40,154
3. Investment fund shares	-	-	-
4. Retained earnings	260,860	379,281	324,840
5. Current year result	435,004	295,829	443,909
6. General and special reserve	451,774	475,605	506,050
7. Valuation adjustments	28,375	25,946	92,124
IX. Contingencies and Commitments³	7,755,151	8,701,067	8,588,164
1. Guarantees	1,784,974	2,127,312	2,146,143
2. Commitments	5,814,591	6,415,103	6,305,193
A) Letter of Credit	2,036,413	2,153,076	2,424,790
B) Forward Foreign Exchange Transactions	2,358,032	2,758,669	2,288,571
C) Forward government Securities Transactions	271,561.8	226,837.9	251,024
D) Derivatives	79,940.0	113,761.0	114,389
E) Forward lending	207,837.4	254,790.0	201,465
F) Operating leases	339.6	317.5	299
G) Commitments for acquisition of :	36,121.1	37,354.6	36,413
i. Fixed assets	26,549.5	26,565.7	29,239
ii. Intangible assets	9,571.6	10,789.0	7,174
H) Other commitments	824,346.2	870,297.6	988,241
3. Other contingent liabilities	155,585.7	158,651.1	136,829

Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

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

3: This data has been collected on new format w.e.f. December 2022.

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Dec-22	Mar-23	Jun-23
Assets	1,142,277	1,652,543	1,782,177
I. Currency and Deposits	134,221	160,829	159,171
1. Currency	611	633	553
2. Transferable Deposits	80,129	93,791	86,565
3. Restricted/ compulsory deposits	52,483	64,493	67,115
4 Other Deposits	998	1,912	4,938
II. Securities(other than shares)	774,259	900,215	935,091
1. Short-term	693,530	802,629	896,306
2. Long-term	80,728	97,586	38,785
III. Loans extended (Advances)	200,277	451,135	625,789
1. Short-term	185,760	440,165	241,698
A) Money at call	-	-	-
B) Reverse Repo	89,685	70,704	151,854
C) Bills purchased and discounted	9,373	6,299	14,232
D) Other short-term loans	86,703	363,161	75,612
2. Long-term	14,516	10,970	384,090
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	5,332	4,391	980
VII. Other accounts receivable	23,507	131,417	56,125
1. Trade credit and advances	-	-	-
2. Others	23,507	131,417	56,125
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	23,501	131,382	56,102
E) Other non- resident accounts receivable	6	35	23
VIII. Non-financial assets	4,681	4,556	5,021
1. Produced assets	3,197	3,102	3,156
A) Tangible fixed assets	2,566	2,591	2,644
a) Dwellings	358	375	382
i) Building on freehold land	-	-	-
ii) Building on leasehold land	358	375	382
b) Other buildings and structures	755	755	755
i) Building on freehold land	-	-	-
ii) Building on leasehold land	755	755	755
c) Machinery and equipment	895	903	923
i) Transport equipment	209	213	213
ii) Furniture & Fixtures	130	130	131
iii) Office equipment	255	255	274
iv) Other machinery & equipment	300	304	305
d) Other tangible fixed assets n.e.s	557	557	584
B) Intangible fixed assets	632	511	512
a) Computer software	17	17	17
b) Other intangible fixed assets n.e.s	615	495	495
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,484	1,453	1,866
A) Tangible non-produced assets	1,484	1,453	1,866
a) Land	-	-	-
i) Land underlying Buildings and structures	-	-	-
1. Freehold land	-	-	-
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	1,484	1,453	1,866
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Dec-22	Mar-23	Jun-23
Liabilities	1,142,277	1,652,543	1,782,177
I. Deposits	491,040	512,550	560,663
1. Transferable Deposits	425,925	453,189	503,509
2. Restricted/ compulsory deposits	44,706	30,862	21,879
3. Other deposits	20,410	28,499	35,274
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	499,961	948,846	1,007,665
1. Short-term	499,961	948,846	633,895
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	-	10,062	-
C) Other short-term borrowings	499,961	938,784	633,895
2. Long-term borrowings	-	-	373,769
IV. Financial Derivatives	5,281	4,399	989
V. Other accounts payable	38,842	51,518	61,305
1. Provision for losses	2,426	2,332	2,182
A) Provision for loan losses-Specific	1,869	1,843	1,866
B) Provision for loan losses-General	552	485	311
C) Provision for other losses	5	5	5
2. Accumulated Depreciation	2,882	2,676	2,862
3. Other accounts payable other resident Sectors	33,473	46,443	56,137
A) Dividends payable	-	-	-
B) Settlement accounts	137	250	317
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	33,336	46,193	55,820
a) Suspense account	9,358	5,515	17,608
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	-	-	-
d) Accrued wages	6,347	6,563	7,348
e) Accrued rent	-	-	-
f) Accrued taxes	5,037	14,346	18,109
g) Other miscellaneous liability items	12,593	19,768	12,755
4. Other non- resident accounts payable	61	67	126
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	61	67	126
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	107,153	135,230	151,555
1. Quoted	-	-	-
2. Non quoted	59,296	71,305	73,927
3. Investment fund shares	-	-	-
4. Retained earnings	43,034	48,741	49,259
5. Current year result	6,296	19,062	30,323
6. General and special reserve	(1)	(4)	(2)
7. Valuation adjustments	(1,471)	(3,874)	(1,952)
IX. Contingencies and Commitments³	3,705,362	4,466,275	4,442,504
1. Guarantees	555,751	586,710	588,104
2. Commitments	3,146,541	3,878,939	3,847,958
A) Letter of Credit	76,136	45,919	46,578
B) Forward Foreign Exchange Transactions	3,030,708	3,777,573	3,774,972
C) Forward government Securities Transactions	16,724.8	31,285.3	1,478
D) Derivatives	-	-	-
E) Forward lending	2,717.2	1,774.8	19,659
F) Operating leases	-	-	-
G) Commitments for acquisition of :	484.3	504.2	124
i.Fixed assets	484.3	504.2	124
ii. Intangible assets	-	-	-
H) Other commitments	19,770.2	21,882.4	5,148
3. Other contingent liabilities	3,070.5	625.8	6,441

Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

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

3: This data has been collected on new format w.e.f. December 2022.

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jan-Mar 2023 R	Apr-Jun 2023 R
A. Mark-Up/Return/Interest Earned	1,416,407	1,473,061	1,840,932
1. Loans and advances	399,543	409,928	516,070
2. Investments	678,620	743,340	930,772
3. Lendings to financial institutions	26,032	32,726	31,744
4. Balances with banks	362	1,221	3,454
5. Income from inter-office lending	307,422	281,725	353,463
6. Other	4,428	4,122	5,427
B. Mark-Up/Return/Interest Expensed	1,069,134	1,100,112	1,402,479
1. Deposits	492,101	483,557	611,834
2. Borrowings	220,108	280,615	373,060
3. Subordinated debt	6,973	7,417	8,860
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	15,908	12,013	24,042
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	5,687	5,273	5,772
6. Expense on inter-office borrowing	307,261	281,392	352,436
7. Other	21,096	29,845	26,475
I. Net Mark-UP/Return/Interest Income (A - B)	347,273	372,949	438,453
C. Non Mark-UP/Return/Interest Income	78,764	91,359	85,399
1. Fee & Commission Income	48,383	46,180	52,962
i. Branch banking customer fees	5,135	5,859	5,586
ii. Consumer finance related fees	2,677	2,132	2,122
iii. Card related fees (debit and credit cards)	14,456	13,491	14,508
iv. Credit related fees	1,715	1,548	1,705
v. Investment banking fee	1,246	1,449	1,764
vi. Commission on trade	7,508	8,288	9,695
vii. Commission on guarantees	3,141	3,079	2,786
viii. Commission on cash management	1,400	1,470	1,550
ix. Commission on remittances including home remittances	2,749	2,582	3,156
x. Commission on utility bills	146	140	130
xi. Commission income - Bancassurance	1,421	1,025	1,198
xii. Rent on lockers	391	423	373
xiii. Commission on investments services	25	125	93
xiv. Other Commission	6,373	4,568	8,296
2. Dividend Income	7,656	5,798	7,087
3. Foreign exchange income	10,734	38,966	17,520
4. Income from derivatives	3,856	(5,032)	2,446
5. Gain on securities	(1,318)	(5,733)	2,342
i. Realised	(2,257)	(4,413)	1,717
ii. Unrealised - held for trading	939	(1,320)	624
6. Other Income	9,454	11,181	3,044
i. Rent on property	163	200	333
ii. Gain on sale of fixed assets-net	7,574	325	662
iii. Loss on termination of lease liability against right of use assets	425	393	462
iv. Gain on sale of non banking assets - net	62	4	205
v. Other	1,229	10,259	1,383
II. Total Income (I + C)	426,037	464,308	523,852

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jan-Mar 2023 R	Apr-Jun 2023 R
D. Non Mark-UP/Return/Interest Expenses	195,483	197,952	216,880
1. Operating expenses	190,775	192,605	210,188
i. Total compensation expense	84,466	89,140	94,899
ii. Property expense	34,184	32,143	33,471
a. Rent and taxes	1,370	1,310	802
b. Insurance	357	665	268
c. Utilities cost	7,735	5,527	7,524
d. Lease rental	-	269	-
e. Fuel expense generators	1,389	1,499	1,108
f. Security (including guards)	5,647	5,289	5,823
g. Repair and maintenance (including janitorial charges)	4,695	4,368	4,473
h. Depreciation on right-of-use assets	8,752	8,141	7,980
i. Depreciation	4,238	5,074	5,494
iii. Information technology expenses	17,068	16,705	20,947
iv. Other operating expenses	55,056	54,616	60,870
2. Workers welfare fund	3,696	4,373	5,639
3. Other charges	1,012	974	1,054
i. Penalties imposed by State Bank of Pakistan	567	391	531
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	444	583	522
III. Profit before provisions (II - D)	230,555	266,357	306,971
E. Provisions / (reversals) and write offs - net	22,835	15,867	14,431
1. (Reversals) / provisions against balance with Banks	29	6	(8)
2. (Reversals) / provisions for diminution in value of investments	12,040	5,720	2,747
3. (Reversals) / provisions against loans & advances	23,618	11,284	11,509
4. (Reversals) / provisions against off balance sheet items	(833)	(98)	3,054
5. Reversals against other assets	1,221	1,073	502
6. Recovery of written off / charged off bad debts	(13,241)	(2,118)	(3,374)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	207,720	250,489	292,540
G. Taxation	85,030	109,142	157,086
1. Current	96,723	112,182	173,200
2. Prior	(1,211)	47	(7,379)
3. Deferred	(10,482)	(3,087)	(8,735)
V. Profit After Taxation (IV - G)	122,690	141,348	135,454
Notes on Human Resources			
Number of Employees*	191,445	186,527	203,436
1. Permanent	171,372	172,003	176,286
a. Male	143,567	144,499	143,940
b. Female	27,805	27,504	32,346
2. Contractual	20,073	14,524	27,150
a. Male	17,647	12,544	24,922
b. Female	2,426	1,980	2,228

* Number of employees are as on end period and are shown in actual numbers.

1.2.1 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jan-Mar 2023 R	Apr-Jun 2023 R
A. Mark-Up/Return/Interest Earned	331,344	384,384	493,461
1. Loans and advances	82,567	76,416	106,365
2. Investments	165,973	210,288	267,203
3. Lendings to financial institutions	3,975	4,857	6,908
4. Balances with banks	314	851	1,145
5. Income from inter-office lending	76,036	90,718	110,227
6. Other	2,478	1,254	1,613
B. Mark-Up/Return/Interest Expensed	277,990	334,434	431,798
1. Deposits	115,736	118,949	144,008
2. Borrowings	82,238	122,077	174,084
3. Subordinated debt	645	858	1,279
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	2,542	1,235	1,511
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	790	593	685
6. Expense on inter-office borrowing	76,036	90,718	110,227
7. Other	3	4	3
I. Net Mark-UP/Return/Interest Income (A - B)	53,353	49,951	61,663
C. Non Mark-UP/Return/Interest Income	16,387	11,210	16,307
1. Fee & Commission Income	9,607	6,654	9,332
i. Branch banking customer fees	551	551	522
ii. Consumer finance related fees	378	247	271
iii. Card related fees (debit and credit cards)	1,476	1,160	852
iv. Credit related fees	1,071	433	733
v. Investment banking fee	53	152	293
vi. Commission on trade	719	753	820
vii. Commission on guarantees	547	451	467
viii. Commission on cash management	85	86	116
ix. Commission on remittances including home remittances	615	455	600
x. Commission on utility bills	8	10	10
xi. Commission income - Bancassurance	134	122	81
xii. Rent on lockers	11	16	21
xiii. Commission on investments services	-	-	-
xiv. Other Commission	3,959	2,220	4,544
2. Dividend Income	2,259	1,188	1,596
3. Foreign exchange income	2,582	2,222	3,958
4. Income from derivatives	-	-	-
5. Gain on securities	1,150	430	436
i. Realised	1,742	844	319
ii. Unrealised - held for trading	(592)	(414)	118
6. Other Income	789	716	984
i. Rent on property	50	36	147
ii. Gain on sale of fixed assets-net	105	34	12
iii. Loss on termination of lease liability against right of use assets	(4)	47	23
iv. Gain on sale of non banking assets - net	7	4	59
v. Other	632	596	743
II. Total Income (I + C)	69,740	61,161	77,970

1.2.1 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jan-Mar 2023 R	Apr-Jun 2023 R
D. Non Mark-UP/Return/Interest Expenses	37,710	35,441	39,828
1. Operating expenses	37,473	35,109	39,482
i. Total compensation expense	20,783	21,682	24,112
ii. Property expense	5,204	4,212	4,634
a. Rent and taxes	119	128	(171)
b. Insurance	64	65	65
c. Utilities cost	1,331	890	1,246
d. Lease rental	-	4	-
e. Fuel expense generators	-	3	3
f. Security (including guards)	1,500	966	1,216
g. Repair and maintenance (including janitorial charges)	514	380	396
h. Depreciation on right-of-use assets	1,343	1,339	698
i. Depreciation	335	437	1,182
iii. Information technology expenses	2,948	2,019	3,145
iv. Other operating expenses	8,537	7,197	7,590
2. Workers welfare fund	78	31	38
3. Other charges	159	301	308
i. Penalties imposed by State Bank of Pakistan	142	111	178
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	17	189	129
III. Profit before provisions (II - D)	32,030	25,720	38,142
E. Provisions / (reversals) and write offs - net	4,227	102	(2,195)
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	2,234	940	1,175
3. (Reversals) / provisions against loans & advances	14,331	648	(912)
4. (Reversals) / provisions against off balance sheet items	-	18	18
5. Reversals against other assets	(88)	84	84
6. Recovery of written off / charged off bad debts	(12,250)	(1,589)	(2,560)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	27,804	25,618	40,337
G. Taxation	6,179	10,832	17,962
1. Current	14,190	10,479	19,860
2. Prior	(69)	-	(8,073)
3. Deferred	(7,942)	353	6,175
V. Profit After Taxation (IV - G)	21,624	14,786	22,375
Notes on Human Resources			
Number of Employees*	36,353	36,561	40,386
1. Permanent	29,554	29,581	31,569
a. Male	25,597	25,587	27,489
b. Female	3,957	3,994	4,080
2. Contractual	6,799	6,980	8,817
a. Male	6,084	6,275	8,024
b. Female	715	705	793

* Number of employees are as on end period and are shown in actual numbers.

1.2.2 Profit and Loss Accounts

Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jan-Mar 2023 R	Apr-Jun 2023 R
A. Mark-Up/Return/Interest Earned	1,045,719	1,041,405	1,284,922
1. Loans and advances	312,568	327,855	397,370
2. Investments	482,166	497,369	618,950
3. Lendings to financial institutions	18,524	22,957	20,357
4. Balances with banks	(179)	62	1,724
5. Income from inter-office lending	230,696	190,308	242,747
6. Other	1,945	2,853	3,773
B. Mark-Up/Return/Interest Expensed	768,290	738,691	932,974
1. Deposits	365,121	351,526	451,962
2. Borrowings	132,438	149,519	184,428
3. Subordinated debt	6,328	6,558	7,581
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	7,923	6,621	15,783
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	4,853	4,651	5,029
6. Expense on inter-office borrowing	230,534	189,975	241,719
7. Other	21,093	29,841	26,472
I. Net Mark-Up/Return/Interest Income (A - B)	277,429	302,714	351,948
C. Non Mark-Up/Return/Interest Income	59,726	66,539	68,763
1. Fee & Commission Income	38,035	38,563	42,295
i. Branch banking customer fees	4,574	5,296	5,048
ii. Consumer finance related fees	2,300	1,886	1,952
iii. Card related fees (debit and credit cards)	12,973	12,325	13,649
iv. Credit related fees	644	1,013	971
v. Investment banking fee	1,054	1,297	1,306
vi. Commission on trade	6,620	7,429	8,616
vii. Commission on guarantees	2,345	2,211	1,978
viii. Commission on cash management	1,292	1,365	1,406
ix. Commission on remittances including home remittances	2,113	2,099	2,546
x. Commission on utility bills	138	130	120
xi. Commission income - Bancassurance	1,287	904	1,117
xii. Rent on lockers	380	407	352
xiii. Commission on investments services	25	125	93
xiv. Other Commission	2,291	2,075	3,138
2. Dividend Income	5,396	4,610	5,491
3. Foreign exchange income	6,334	24,095	15,596
4. Income from derivatives	3,856	(5,032)	2,446
5. Gain on securities	(2,466)	(6,158)	980
i. Realised	(3,996)	(5,249)	444
ii. Unrealised - held for trading	1,531	(909)	537
6. Other Income	8,570	10,463	1,956
i. Rent on property	114	164	185
ii. Gain on sale of fixed assets-net	7,468	290	650
iii. Loss on termination of lease liability against right of use assets	429	346	439
iv. Gain on sale of non banking assets - net	55	-	145
v. Other	504	9,663	537
II. Total Income (I + C)	337,156	369,253	420,712

1.2.2 Profit and Loss Accounts

Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jan-Mar 2023 R	Apr-Jun 2023 R
D. Non Mark-UP/Return/Interest Expenses	154,557	159,836	174,385
1. Operating expenses	150,429	155,466	168,498
i. Total compensation expense	61,876	66,234	69,553
ii. Property expense	28,671	27,648	28,506
a. Rent and taxes	1,215	1,147	912
b. Insurance	292	597	200
c. Utilities cost	6,375	4,624	6,249
d. Lease rental	-	265	-
e. Fuel expense generators	1,389	1,495	1,105
f. Security (including guards)	4,133	4,290	4,573
g. Repair and maintenance (including janitorial charges)	4,124	3,934	4,008
h. Depreciation on right-of-use assets	7,314	6,699	7,174
i. Depreciation	3,828	4,597	4,286
iii. Information technology expenses	13,978	14,602	17,705
iv. Other operating expenses	45,905	46,982	52,734
2. Workers welfare fund	3,278	3,697	5,142
3. Other charges	851	674	745
i. Penalties imposed by State Bank of Pakistan	423	280	352
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	427	394	393
III. Profit before provisions (II - D)	182,598	209,417	246,327
E. Provisions / (reversals) and write offs - net	18,649	15,812	16,779
1. (Reversals) / provisions against balance with Banks	29	6	(8)
2. (Reversals) / provisions for diminution in value of investments	9,806	4,780	1,572
3. (Reversals) / provisions against loans & advances	9,329	10,682	12,575
4. (Reversals) / provisions against off balance sheet items	(833)	(116)	3,036
5. Reversals against other assets	1,309	989	418
6. Recovery of written off / charged off bad debts	(991)	(529)	(814)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	163,949	193,605	229,547
G. Taxation	69,700	84,821	127,415
1. Current	72,390	88,046	141,220
2. Prior	(805)	47	694
3. Deferred	(1,885)	(3,271)	(14,498)
V. Profit After Taxation (IV - G)	94,249	108,784	102,132
Notes on Human Resources			
Number of Employees*	154,670	149,547	162,633
1. Permanent	141,433	142,040	144,338
a. Male	117,663	118,612	116,157
b. Female	23,770	23,428	28,181
2. Contractual	13,237	7,507	18,295
a. Male	11,533	6,238	16,870
b. Female	1,704	1,269	1,425

* Number of employees are as on end period and are shown in actual numbers.

1.2.3 Profit and Loss Accounts

Foreign Banks

	(Million Rupees)		
Profit/Loss Account	Oct-Dec 2022 R	Jan-Mar 2023 R	Apr-Jun 2023 R
A. Mark-Up/Return/Interest Earned	39,344	47,272	62,549
1. Loans and advances	4,409	5,657	12,335
2. Investments	30,481	35,683	44,619
3. Lendings to financial institutions	3,533	4,911	4,479
4. Balances with banks	227	307	586
5. Income from inter-office lending	690	699	489
6. Other	5	15	41
B. Mark-Up/Return/Interest Expensed	22,854	26,988	37,707
1. Deposits	11,244	13,083	15,863
2. Borrowings	5,432	9,019	14,549
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	5,443	4,158	6,747
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	45	29	58
6. Expense on inter-office borrowing	690	699	489
7. Other	-	-	-
I. Net Mark-UP/Return/Interest Income (A - B)	16,491	20,284	24,842
C. Non Mark-UP/Return/Interest Income	2,651	13,610	328
1. Fee & Commission Income	741	963	1,335
i. Branch banking customer fees	11	12	15
ii. Consumer finance related fees	(0)	-	(102)
iii. Card related fees (debit and credit cards)	6	6	7
iv. Credit related fees	-	102	-
v. Investment banking fee	140	0	166
vi. Commission on trade	169	106	259
vii. Commission on guarantees	249	417	341
viii. Commission on cash management	23	19	27
ix. Commission on remittances including home remittances	21	27	9
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	123	273	613
2. Dividend Income	-	-	-
3. Foreign exchange income	1,818	12,650	(2,034)
4. Income from derivatives	-	-	-
5. Gain on securities	(2)	(4)	925
i. Realised	(3)	(8)	955
ii. Unrealised - held for trading	1	3	(30)
6. Other Income	94	1	103
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	1	1	1
iii. Loss on termination of lease liability against right of use assets	-	-	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	93	0	103
II. Total Income (I + C)	19,141	33,894	25,170

1.2.3 Profit and Loss Accounts

Foreign Banks

(Million Rupees)			
Profit/Loss Account	Oct-Dec 2022 R	Jan-Mar 2023 R	Apr-Jun 2023 R
D. Non Mark-UP/Return/Interest Expenses	3,215	2,674	2,668
1. Operating expenses	2,873	2,029	2,208
i. Total compensation expense	1,807	1,225	1,234
ii. Property expense	309	283	331
a. Rent and taxes	36	36	61
b. Insurance	1	4	4
c. Utilities cost	29	13	29
d. Lease rental	-	-	-
e. Fuel expense generators	0	0	0
f. Security (including guards)	14	33	34
g. Repair and maintenance (including janitorial charges)	57	55	69
h. Depreciation on right-of-use assets	95	103	108
i. Depreciation	75	40	26
iii. Information technology expenses	142	84	97
iv. Other operating expenses	615	438	546
2. Workers welfare fund	340	645	459
3. Other charges	2	0	1
i. Penalties imposed by State Bank of Pakistan	2	-	1
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	-	0	-
III. Profit before provisions (II - D)	15,926	31,220	22,502
E. Provisions / (reversals) and write offs - net	(42)	(47)	(153)
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	(42)	(47)	(153)
4. (Reversals) / provisions against off balance sheet items	-	-	-
5. Reversals against other assets	-	-	-
6. Recovery of written off / charged off bad debts	-	-	-
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	15,968	31,266	22,655
G. Taxation	9,151	13,489	11,709
1. Current	10,142	13,658	12,121
2. Prior	(336)	-	-
3. Deferred	(655)	(168)	(412)
V. Profit After Taxation (IV - G)	6,817	17,777	10,947
Notes on Human Resources			
Number of Employees*	422	419	417
1. Permanent	385	382	379
a. Male	307	300	294
b. Female	78	82	85
2. Contractual	37	37	38
a. Male	30	31	28
b. Female	7	6	10

* Number of employees are as on end period and are shown in actual numbers.

Scheduled Banks

Deposits

2.1 Deposits Distributed by Type of Accounts

All Banks

(Million Rupees)

Type of Account	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	55,804,736	7,788,266	60,689,469	8,495,615	62,400,727	8,986,948
of which:						
Basic Banking Accounts	4,348,741	212,392	4,291,358	226,201	4,262,673	224,767
II. Call Deposits	343,437	334,226	314,481	372,156	307,811	503,164
III. Other Deposit Accounts	124,991	642,841	105,137	551,984	160,692	681,292
IV. Saving Deposits	20,505,889	9,016,848	21,515,723	9,314,709	21,858,684	10,055,786
V. Fixed or Term Deposits	1,193,048	4,259,484	946,194	4,114,431	857,579	4,456,226
1) Less Than Three Months	272,919	665,035	71,373	682,838	64,783	673,957
2) For Three Months and Over but Less Than Six Months	202,451	778,820	67,415	574,983	40,005	788,696
3) For Six Months and Over but Less Than One Year	60,239	427,296	55,185	543,299	38,920	543,614
4) For One Year & Over but Less Than Two Years	402,899	1,941,655	414,102	1,876,817	426,308	1,960,481
5) For Two Years & Over but Less Than Three Years	36,553	87,340	29,978	69,006	22,402	64,567
6) For Three Years & Over but Less Than Four Years	34,121	99,050	29,561	83,972	32,290	80,405
7) For Four Years & Over but Less Than Five Years	5,538	4,433	22,298	5,737	35,898	48,218
8) For Five Years & Over but Less Than Ten Years	177,952	254,837	254,076	276,750	195,653	295,769
9) For Ten Years and Over	376	1,017	2,206	1,029	1,320	519
Total	77,972,101	22,041,665	83,571,004	22,848,894	85,585,493	24,683,416

* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

2.1.1 Deposits Distributed by Type of Accounts

Public Sector Banks

Type of Account	(Million Rupees)					
	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	7,493,662	878,044	7,961,208	964,013	7,989,953	993,109
of which:						
Basic Banking Accounts	95,994	4,374	114,253	22,319	169,470	14,136
II. Call Deposits	193,199	31,171	145,216	32,103	134,940	73,257
III. Other Deposit Accounts	88,242	632,137	61,201	539,690	106,413	671,152
IV. Saving Deposits	5,493,751	1,618,306	5,087,156	1,672,067	5,551,557	1,856,281
V. Fixed or Term Deposits	329,248	1,131,650	403,585	1,023,081	178,068	1,202,158
1) Less Than Three Months	21,447	59,452	15,458	78,514	14,206	52,589
2) For Three Months and Over but Less Than Six Months	104,140	259,016	45,646	117,756	8,039	123,039
3) For Six Months and Over but Less Than One Year	41,288	138,319	42,722	172,449	6,903	161,989
4) For One Year & Over but Less Than Two Years	72,823	486,419	104,440	460,941	47,968	596,587
5) For Two Years & Over but Less Than Three Years	19,632	62,723	16,835	46,692	7,291	46,068
6) For Three Years & Over but Less Than Four Years	10,770	43,595	10,950	33,684	3,468	33,184
7) For Four Years & Over but Less Than Five Years	4,909	2,174	21,595	3,034	33,635	45,622
8) For Five Years & Over but Less Than Ten Years	54,078	79,309	143,940	109,343	56,033	143,080
9) For Ten Years and Over	161	642	1,999	669	525	-
Total	13,598,102	4,291,308	13,658,366	4,230,955	13,960,931	4,795,956

* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

2.1.2 Deposits Distributed by Type of Accounts

Domestic Private Banks

(Million Rupees)

Type of Account	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	48,305,632	6,814,974	52,722,796	7,410,122	54,405,205	7,861,487
of which:						
Basic Banking Accounts	4,252,747	208,018	4,177,105	203,881	4,093,203	210,632
II. Call Deposits	150,238	303,054	169,265	340,053	172,871	429,907
III. Other Deposit Accounts	36,749	10,703	43,936	12,293	54,279	10,140
IV. Saving Deposits	15,010,698	7,113,508	16,427,148	7,346,316	16,305,817	7,885,624
V. Fixed or Term Deposits	863,647	3,077,290	542,490	3,040,785	679,416	3,189,534
1) Less Than Three Months	251,341	566,972	55,823	561,083	50,505	563,333
2) For Three Months and Over but Less Than Six Months	98,293	507,931	21,747	450,135	31,948	659,370
3) For Six Months and Over but Less Than One Year	18,949	288,951	12,460	370,654	32,014	381,428
4) For One Year & Over but Less Than Two Years	330,074	1,455,201	309,660	1,415,841	378,338	1,363,879
5) For Two Years & Over but Less Than Three Years	16,921	24,618	13,143	22,314	15,111	18,499
6) For Three Years & Over but Less Than Four Years	23,351	55,455	18,611	50,288	28,822	47,220
7) For Four Years & Over but Less Than Five Years	629	2,259	703	2,702	2,263	2,597
8) For Five Years & Over but Less Than Ten Years	123,874	175,527	110,136	167,407	139,620	152,689
9) For Ten Years and Over	215	374	207	360	795	519
Total	64,366,964	17,319,530	69,905,635	18,149,568	71,617,588	19,376,692

* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

2.1.3 Deposits Distributed by Type of Accounts

Foreign Banks

Type of Account	(Million Rupees)					
	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	5,442	95,249	5,465	121,480	5,569	132,352
of which:						
Basic Banking Accounts	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-
IV. Saving Deposits	1,440	285,034	1,419	296,326	1,310	313,882
V. Fixed or Term Deposits	153	50,544	119	50,565	95	64,535
1) Less Than Three Months	131	38,611	92	43,242	72	58,035
2) For Three Months and Over						
but Less Than Six Months	18	11,873	22	7,092	18	6,287
3) For Six Months and Over						
but Less Than One Year	2	26	3	196	3	197
4) For One Year & Over						
but Less Than Two Years	2	35	2	35	2	15
5) For Two Years & Over						
but Less Than Three Years	-	-	-	-	-	-
6) For Three Years & Over						
but Less Than Four Years	-	-	-	-	-	-
7) For Four Years & Over						
but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over						
but Less Than Ten Years	-	-	-	-	-	-
9) For Ten Years and Over	-	-	-	-	-	-
Total	7,035	430,827	7,003	468,370	6,974	510,768

* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

2.2 Deposits Distributed by Category of

Category of Deposit Holder	All						
	Dec-22	Mar-23	Jun-23				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Less Than 6 Months
I. FOREIGN CONSTITUENTS	633,129	719,196	381,612	3,326	6,441	256,212	25,892
1) Official	104,984	121,568	49,358	197	-	57,385	2,788
a) Trust Funds and Non Profit Organizations	9,665	1,134	590	7	-	218	-
b) Other	95,319	120,434	48,768	189	-	57,167	2,788
2) Business	144,249	165,520	123,350	237	6,331	18,468	8,483
a) Trust Funds and Non Profit Organizations	344	7	0	-	-	-	-
b) Other	143,905	165,513	123,349	237	6,331	18,468	8,483
3) Personal	383,896	432,108	208,905	2,892	110	180,359	14,621
2. DOMESTIC CONSTITUENTS	21,408,535	22,129,697	8,605,336	499,838	674,852	9,799,575	1,436,762
I. GOVERNMENT	3,560,352	3,525,216	365,922	85,002	543,187	1,484,774	155,138
A. Federal Government	2,326,071	2,233,999	233,795	73,945	479,672	794,091	105,122
B. Provincial Governments	1,085,122	1,141,724	118,892	11,055	63,366	551,134	49,715
C. Local Bodies	149,159	149,493	13,234	2	149	139,549	301
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	1,115,764	1,250,953	138,323	29,238	79,155	378,169	249,055
Agriculture, hunting and forestry	1,067	1,009	5	-	-	756	152
Services	29,809	33,858	2,064	210	300	24,271	29
Utilities	466,094	524,896	73,122	9,309	30,919	166,613	128,725
Transport, storage and communications	105,832	123,066	25,847	6,547	8,143	32,397	22,994
Manufacturing	220,330	250,155	32,132	10,237	6,933	56,045	59,070
Mining and Quarrying	161,911	184,596	336	39	7,039	15,472	33,811
Construction	40,321	40,110	14	-	18,973	3,629	1,200
Commerce and Trade	24,248	43,181	3,524	2,485	458	41,258	800
Others	66,151	50,080	1,279	411	6,390	37,729	2,273
III. NON-BANK FINANCIAL INSTITUTIONS	759,436	852,770	49,282	12,180	6,945	713,698	85,785
Mutual Funds and AMCs	387,121	404,385	11,195	3,297	1,934	334,199	34,029
Insurance & Pension Funds	135,326	239,240	9,847	3,918	858	116,177	33,461
MFIs and DFIs	23,969	27,026	4,905	66	3,022	23,167	36
Stock Exchange & Brokerage Houses	69,039	44,890	3,887	4,620	1	30,179	19
Modarabas	3,938	3,671	284	42	-	1,607	1,621
Other NBFI	140,403	133,558	19,164	238	1,129	208,370	16,620
IV. PRIVATE SECTOR (BUSINESS)	4,813,366	5,071,746	2,650,852	236,920	5,582	1,801,852	549,810
A. Agriculture, forestry and fishing	181,100	170,921	92,725	4,244	17	87,252	2,645
1. Crop and animal production, hunting and related service activities	176,164	164,663	88,122	4,171	17	85,414	2,640
Growing of Wheat, Rice, Sugar Cane & Cotton	100,699	95,659	34,647	2,711	2	53,596	1,299
Growing of tropical, subtropical, pome and stone fruits & vegetables	7,574	7,046	3,120	114	0	3,114	84
Growing of other fruits, vegetables and crops	31,874	27,243	11,674	566	14	13,775	704
Raising of livestock and other related activities	25,174	24,586	32,823	574	0	9,789	322
Other agricultural support activities	10,780	10,083	5,785	207	0	5,110	227
Hunting, trapping and related service activities	63	46	72	-	-	31	5
02 - Forestry and logging	1,019	1,072	1,198	1	-	117	-
03 - Fishing and aquaculture	3,917	5,186	3,406	71	0	1,721	5
B. Mining and quarrying	219,145	240,418	42,197	20,938	-	87,730	71,076
05 - Mining of coal and lignite	64,824	74,351	9,389	23	-	42,355	469
06 - Extraction of crude petroleum and natural gas	135,007	146,531	22,835	19,928	-	38,938	62,736
07 - Mining of metal ores	2,882	3,197	2,654	7	-	1,451	428
08-Other mining and quarrying	15,922	15,895	6,533	972	-	4,881	7,443
09 - Mining support service activities	510	443	785	9	-	106	-
C. Manufacturing	1,337,138	1,378,114	721,697	65,231	501	503,520	214,237
10 - Manufacture of food products	216,960	245,300	134,303	12,744	39	91,431	21,140
11 - Manufacture of beverages	45,590	47,988	17,524	581	0	41,464	1,273
12 - Manufacture of tobacco products	15,524	20,628	39,221	85	-	2,940	11,350
13 - Manufacture of textiles	212,199	212,179	120,077	10,536	68	39,496	20,259
Preparation and spinning of textile fibres	57,899	53,685	28,431	3,995	24	15,101	4,388
Weaving of textiles	24,583	28,107	15,287	1,969	1	4,716	1,520
Finishing of textiles	35,438	23,925	12,993	1,739	0	3,558	1,167
Manufacture of knitted and crocheted fabrics	13,424	16,353	7,993	866	0	1,295	3,555
Manufacture of made-up textile articles, except apparel	29,262	29,025	19,516	1,560	-	5,283	2,213
Manufacture of carpets and rugs	1,313	2,416	1,303	22	-	475	124
Manufacture of other textiles n.e.c.	50,279	58,666	34,554	385	43	9,067	7,291
14 - Manufacture of wearing apparel	58,140	65,605	41,723	2,243	1	15,508	9,518
15 - Manufacture of leather and related products	18,862	21,277	12,986	285	0	4,215	3,432

Deposit Holders and Type of Accounts

Banks							(Million Rupees)		
Jun-23									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
8,551	48,528	805	1,695	22	4,514	25	90,031	737,621	
1,195	7,280	217	764	-	1,602	-	13,846	120,785	
-	2	6	-	-	-	-	8	823	
1,195	7,278	211	764	-	1,602	-	13,838	119,962	
1,777	4,215	40	140	-	255	-	14,910	163,295	
-	-	-	-	-	-	-	-	0	
1,777	4,215	40	140	-	255	-	14,910	163,295	
5,580	37,032	548	791	22	2,656	25	61,275	453,541	
535,063	1,911,953	63,762	78,710	48,196	291,255	494	4,366,195	23,945,795	
93,514	771,261	45,626	44,977	2,183	112,472	25	1,225,196	3,704,081	
70,215	454,839	44,082	10,112	2,175	92,568	25	779,139	2,360,642	
23,207	312,516	1,537	34,718	8	19,795	-	441,497	1,185,944	
92	3,906	6	147	-	109	-	4,561	157,494	
177,369	344,542	772	-	-	27,861	-	799,598	1,424,484	
-	153	-	-	-	-	-	305	1,066	
1,235	6,530	-	-	-	79	-	7,873	34,718	
7,308	188,605	-	-	-	359	-	324,997	604,960	
3,475	36,122	-	-	-	1,304	-	63,894	136,828	
113,303	13,226	772	-	-	1,619	-	187,991	293,338	
38,627	73,521	-	-	-	24,500	-	170,459	193,345	
13,100	1,882	-	-	-	-	-	16,182	38,797	
2	2,709	-	-	-	-	-	3,510	51,234	
320	21,794	-	-	-	-	-	24,388	70,197	
19,664	15,985	11	4	3	2,099	-	123,550	905,655	
12,105	1,037	-	-	-	-	-	47,171	397,797	
4,200	1,456	5	-	3	514	-	39,638	170,439	
757	5,683	-	-	-	-	-	6,476	37,635	
102	17	6	-	-	-	-	144	38,830	
132	0	-	4	-	-	-	1,757	3,689	
2,368	7,792	-	-	-	1,585	-	28,364	257,266	
90,142	154,630	5,884	4,496	1,833	34,008	55	840,858	5,536,064	
380	5,595	135	247	5	2,857	15	11,879	196,117	
380	5,584	135	247	5	2,857	15	11,863	189,588	
224	3,165	47	210	4	2,664	3	7,617	98,573	
1	466	27	0	-	14	1	593	6,941	
91	778	10	21	1	133	6	1,746	27,775	
24	637	4	9	-	19	4	1,019	44,205	
40	537	47	7	-	26	0	884	11,986	
-	-	-	-	-	-	-	5	107	
-	9	-	-	-	-	-	9	1,325	
-	2	-	-	-	-	-	7	5,204	
5,703	1,432	104	130	3	570	-	79,018	229,882	
-	74	-	1	-	1	-	545	52,312	
4,496	896	102	126	3	539	-	68,897	150,598	
331	17	-	-	-	-	-	776	4,887	
876	396	2	3	-	30	-	8,749	21,135	
-	50	-	-	-	-	-	50	950	
19,464	32,722	381	427	4	4,971	0	272,207	1,563,156	
1,645	7,715	101	116	-	272	-	30,990	269,507	
100	25	0	-	-	-	-	1,399	60,967	
-	4	-	0	-	-	-	11,354	53,600	
3,217	6,831	167	88	-	232	-	30,793	200,970	
942	1,825	22	4	-	24	-	7,205	54,757	
382	812	114	3	-	6	-	2,836	24,809	
157	332	4	2	-	1	-	1,664	19,955	
311	150	7	-	-	-	-	4,023	14,177	
123	516	12	79	-	196	-	3,138	29,497	
-	3	-	-	-	-	-	127	1,927	
1,302	3,192	8	0	-	4	-	11,798	55,847	
1,851	1,140	9	13	3	22	-	12,556	72,032	
809	1,268	8	6	-	64	-	5,587	23,072	

2.2 Deposits Distributed by Category of

Category of Deposit Holder	All						
	Dec-22	Mar-23	Jun-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	4,212	5,850	2,989	7	-	1,586	413
Manufacture of luggage, handbags and the like, saddlery and harness	3,020	3,404	2,095	41	-	166	929
Manufacture of footwear	11,630	12,023	7,903	237	0	2,463	2,091
a. Leather wear	10,387	10,092	6,551	192	0	2,134	2,000
b. Rubber and Plastic wear	1,244	1,931	1,351	45	0	329	91
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	2,706	3,165	2,318	56	0	921	15
17 - Manufacture of paper and paper products	11,565	12,261	8,861	269	0	2,104	649
18 - Printing and reproduction of recorded media	13,764	15,065	9,940	939	0	3,819	1,389
Printing and other service activities related to printing	11,669	13,564	9,416	865	0	3,508	763
Reproduction of recorded media	2,094	1,501	525	74	-	311	626
19 - Manufacture of coke and refined petroleum products	157,449	147,340	20,583	5,491	5	81,003	29,672
20 - Manufacture of chemicals and chemical products	129,753	128,744	52,257	13,088	15	65,997	32,006
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	58,009	52,390	27,973	2,024	36	14,554	6,256
22 - Manufacture of rubber and plastics products	15,588	21,111	18,493	597	-	2,462	1,509
23 - Manufacture of other non-metallic mineral products	27,359	29,016	14,545	1,044	5	6,729	1,736
24 - Manufacture of basic metals	43,785	41,284	27,059	1,572	0	10,531	5,521
25. Manufacture of fabricated metal products, except machinery and equipment	9,870	10,771	6,128	162	1	3,921	1,959
26 - Manufacture of computer, electronic and optical products	33,864	29,633	15,303	418	26	3,846	1,930
27 - Manufacture of electrical equipment	51,545	58,806	33,202	1,761	103	37,567	3,173
28 - Manufacture of machinery and equipment	21,274	20,403	14,054	730	-	3,539	22,945
29 - Manufacture of motor vehicles, trailers and semi-trailers	68,669	72,851	22,056	5,144	0	36,615	30,728
30 - Manufacture of other transport equipment	10,759	11,100	5,537	158	188	5,658	267
31 - Manufacture of furniture	3,551	4,397	2,970	364	-	661	749
32. Other manufacturing	109,138	104,008	72,429	4,772	12	27,978	6,706
Manufacture of jewellery and related articles	3,411	3,522	1,624	106	0	1,252	74
Manufacture of imitation jewellery and related articles	221	203	140	0	-	25	-
Manufacture of musical instruments	7,641	8,171	6,034	1,303	-	971	25
Manufacture of sports goods	17,194	21,054	17,729	107	-	4,267	1,539
Manufacture of games and toys	122	130	79	-	-	14	-
Manufacture of medical and dental instruments and supplies	8,916	9,300	7,717	253	6	1,531	632
Manufacture of Handicrafts	450	523	296	6	0	151	49
Other manufacturing n.e.c.	71,183	61,105	38,811	2,996	6	19,767	4,388
33 - Repair and installation of machinery and equipment	1,214	2,789	2,155	167	-	559	55
D. Electricity, gas, steam and air conditioning supply	246,317	354,280	49,152	6,811	439	222,090	58,785
Electric power generation, transmission and distribution	212,598	316,607	41,226	6,693	439	184,931	58,433
a) Hydal	21,811	37,700	17,140	791	0	10,696	18,891
b) Thermal	16,379	7,754	3,686	160	5	10,818	2,121
c) Coal Based	73,264	69,182	3,178	3	-	102,076	1,130
d) Wind	13,284	11,299	1,988	-	407	3,590	5,955
e) Solar	5,376	5,806	1,686	927	-	1,829	100
f) Other	82,483	184,866	13,549	4,812	27	55,922	30,236
Manufacture of gas; distribution of gaseous fuels through mains	32,549	36,680	6,805	91	0	36,868	351
Steam and air conditioning supply	1,169	993	1,121	27	-	291	0
E. Water supply; sewerage, waste management and remediation activities	11,813	15,343	6,897	1,265	-	1,529	2,098
36 - Water collection, treatment and supply	1,035	1,211	816	64	-	200	39
37 - Sewerage	1,098	3,840	623	0	-	15	-
38 - Waste collection, treatment and disposal activities; materials recovery	9,194	9,979	4,222	1,021	-	1,288	438
39 - Remediation activities and other waste management services	485	313	1,235	179	-	26	1,622
F. Construction	347,132	322,044	234,905	35,089	255	117,181	22,817
41 - Construction of buildings	189,162	167,891	129,942	15,615	50	47,752	10,068
42 - Civil engineering	108,532	109,300	74,041	15,143	202	55,955	10,239
43 - Specialized construction activities	49,438	44,852	30,922	4,331	3	13,475	2,510

Deposit Holders and Type of Accounts

Banks							(Million Rupees)	
Jun-23								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
455	567	-	-	-	3	-	1,438	6,020
50	85	0	-	-	-	-	1,064	3,365
304	616	8	6	-	61	-	3,085	13,688
304	376	8	6	-	61	-	2,754	11,631
-	240	-	-	-	-	-	331	2,056
1	46	-	-	-	-	-	62	3,357
79	138	14	1	-	3,623	-	4,502	15,736
225	363	2	-	-	2	-	1,980	16,680
213	266	2	-	-	2	-	1,246	15,036
12	97	-	-	-	-	-	734	1,644
162	931	22	65	-	292	-	31,144	138,227
2,664	1,800	2	86	1	245	-	36,805	168,162
1,420	198	5	4	-	10	-	7,892	52,479
204	443	-	11	-	51	-	2,218	23,770
157	1,573	1	1	-	3	-	3,471	25,795
2,311	985	13	13	-	2	-	8,846	48,008
19	432	9	1	-	6	-	2,426	12,637
320	4,409	7	2	-	1	-	6,669	26,262
1,112	2,236	6	4	-	106	-	6,637	79,269
173	536	6	0	-	2	-	23,661	41,985
508	138	-	3	-	12	-	31,389	95,205
20	59	-	-	-	-	-	346	11,889
13	17	-	-	-	-	-	779	4,773
2,456	1,426	9	13	-	25	0	10,636	115,827
43	152	-	0	-	3	-	273	3,254
-	30	-	-	-	3	-	33	198
-	9	-	-	-	-	-	34	8,341
42	263	-	-	-	-	-	1,844	23,946
-	1	-	-	-	-	-	1	93
100	120	3	-	-	0	-	854	10,361
-	30	1	0	-	1	-	81	534
2,271	822	6	13	-	17	0	7,517	69,098
-	7	-	-	-	-	-	63	2,944
1,021	1,081	2,285	2,289	1	20,870	-	86,330	364,822
605	1,007	2,279	2,283	1	20,835	-	85,443	318,732
127	27	-	2	-	2	-	19,049	47,676
-	1	-	-	-	-	-	2,122	16,791
170	253	-	-	-	-	-	1,553	106,810
-	3	-	-	-	-	-	5,958	11,943
-	12	0	-	1	-	-	112	4,554
308	711	2,279	2,280	-	20,833	-	56,648	130,958
417	55	5	6	-	34	-	868	44,633
0	18	-	1	-	-	-	19	1,458
840	938	16	1	-	-	-	3,893	13,584
-	22	-	1	-	-	-	62	1,141
-	9	-	-	-	-	-	9	648
840	899	16	-	-	-	-	2,193	8,725
-	8	-	-	-	-	-	1,630	3,070
2,567	13,444	553	359	32	120	3	39,894	427,324
1,514	9,756	16	192	32	20	-	21,599	214,957
638	3,130	534	96	-	17	0	14,654	159,994
414	558	3	72	-	83	2	3,642	52,373

2.2 Deposits Distributed by Category of

Category of Deposit Holder	All						
	Dec-22	Mar-23	Jun-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	814,749	852,578	632,310	29,976	71	222,612	37,613
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	48,376	50,041	31,453	1,168	17	13,916	2,076
46 - Wholesale trade, except of motor vehicles and motorcycles	274,969	293,854	227,743	17,479	8	65,585	17,156
47 - Retail trade, except of motor vehicles and motorcycles	491,404	508,683	373,113	11,330	47	143,111	18,381
H. Transportation and storage	384,153	409,533	187,072	5,424	114	147,234	50,913
49 - Land transport and transport via pipelines	68,950	42,919	29,251	1,148	19	12,123	1,749
50 - Water transport	82,131	81,058	36,480	142	0	12,235	16,637
51 - Air transport	126,880	154,482	86,237	803	-	47,593	1,335
52 - Warehousing and support activities for transportation	99,417	104,019	30,109	3,118	96	58,402	31,161
53 - Courier activities other than national post activities	6,775	27,055	4,995	212	-	16,880	32
I. Accommodation and food service activities	28,983	28,000	14,472	1,425	6	9,863	3,431
55 - Accommodation	10,509	9,907	4,114	948	6	4,120	821
56 - Food and beverage service activities	18,474	18,092	10,358	477	0	5,743	2,610
J. Information and communication	185,112	198,417	118,701	2,273	262	67,316	7,388
58 - Publishing activities	21,435	19,899	14,142	452	72	3,076	1,698
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,224	1,102	767	3	-	188	215
60 - Programming and broadcasting activities	1,455	1,558	2,058	8	-	944	26
61 - Telecommunications	73,268	85,207	38,881	410	182	34,979	3,963
62 - Computer programming, consultancy and related activities	64,637	65,273	38,957	713	0	24,321	833
63 - Information service activities	23,094	25,378	23,897	687	8	3,808	653
K. Real estate activities	231,999	223,397	101,099	39,203	58	42,351	14,735
L. Professional, scientific and technical activities	124,199	123,592	67,831	1,579	3	44,253	6,186
69 - Legal and accounting activities	15,288	19,588	7,785	313	0	5,722	1,098
70 - Activities of head offices; management consultancy activities	8,545	9,869	8,719	185	-	2,446	648
71 - Architectural and engineering activities; technical testing and analysis	22,908	25,026	12,607	634	-	8,197	2,306
72 - Scientific research and development	4,732	9,269	4,469	67	3	4,699	887
73 - Advertising and market research	12,571	12,162	8,991	164	0	4,061	583
74 - Other professional, scientific and technical activities	58,991	46,427	24,467	210	0	18,748	663
75 - Veterinary activities	1,164	1,251	793	7	-	381	1
M. Administrative and support service activities	99,829	103,066	74,008	2,816	9	27,817	2,704
77 - Rental and leasing activities	3,499	3,186	2,170	189	7	741	82
78 - Employment activities	1,698	1,440	637	1	-	182	15
79 - Travel agency, tour operator, reservation service and related activities	20,449	21,231	18,911	428	2	4,992	287
80 - Security and investigation activities	4,574	4,131	1,916	236	-	1,556	78
81 - Services to buildings and landscape activities	3,190	2,448	2,495	461	0	654	69
82 - Office administrative, office support and other business support activities	66,420	70,630	47,879	1,502	0	19,691	2,173
N. Education	105,942	123,030	29,951	8,445	95	45,136	11,176
O. Human health and social work activities	69,891	75,003	23,609	1,682	0	34,010	10,091
86 - Human health activities	51,427	57,140	18,493	1,328	0	26,183	8,551
87 - Residential care activities	724	700	431	1	-	493	13
88 - Social work activities with and without accommodation	17,740	17,162	4,685	354	-	7,334	1,528
P. Arts, entertainment and recreation	3,518	2,286	1,499	161	0	463	195
Q. Other service activities	422,346	451,726	252,727	10,358	3,751	141,494	33,720
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	592,179	590,526	111,489	10,196	32	211,793	117,823
A. Private Trusts and Non-profit Organizations	415,953	403,289	65,022	8,705	8	145,174	92,398
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	176,226	187,237	46,467	1,491	24	66,619	25,426
VI. PERSONAL	10,512,179	10,790,437	5,277,255	105,667	24,662	5,194,345	278,721
A. Salaried persons	3,058,032	3,139,465	1,638,687	10,325	4,760	1,523,847	60,876
B. Self employed	4,305,769	4,533,336	2,359,066	69,863	4,746	2,104,514	104,812
C. Other Personal	3,148,378	3,117,636	1,279,502	25,480	15,156	1,565,984	113,033
VII. OTHER	55,260	48,049	12,214	20,635	15,289	14,944	429
Total	22,041,665	22,848,894	8,986,948	503,164	681,292	10,055,786	1,462,653

Deposit Holders and Type of Accounts

Banks								(Million Rupees)	
Jun-23									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
7,026	22,438	255	299	43	482	31	68,187	953,157	
141	1,192	1	74	2	21	0	3,506	50,060	
3,118	8,303	86	32	39	56	6	28,797	339,612	
3,767	12,942	168	193	2	405	25	35,884	563,485	
34,562	2,391	22	11	0	24	-	87,923	427,767	
8	1,054	3	7	-	17	-	2,838	45,378	
1,600	419	-	-	-	1	-	18,657	67,515	
25,302	94	1	1	0	3	-	26,736	161,369	
7,256	778	18	2	-	3	-	39,219	130,944	
396	46	-	1	-	-	-	474	22,562	
38	575	0	3	-	10	-	4,057	29,824	
35	398	0	2	-	2	-	1,258	10,447	
4	177	0	0	-	8	-	2,799	19,377	
1,386	13,901	12	30	-	78	-	22,796	211,348	
3	1,939	2	5	-	1	-	3,648	21,390	
60	30	-	-	-	-	-	305	1,263	
-	12	-	-	-	0	-	38	3,048	
294	10,935	1	7	-	4	-	15,204	89,657	
933	656	7	18	-	72	-	2,519	66,510	
96	329	3	-	-	1	-	1,082	29,482	
1,695	9,864	30	24	2	89	-	26,439	209,150	
1,732	7,011	1,702	128	1,668	2,312	-	20,740	134,405	
507	504	3	41	-	36	-	2,191	16,011	
25	49	1	-	-	5	-	727	12,076	
56	2,217	1,670	1	1,668	1	-	7,917	29,355	
479	48	0	-	-	-	-	1,414	10,652	
-	44	-	10	-	4	-	641	13,858	
665	4,136	28	76	-	2,267	-	7,835	51,260	
-	13	-	-	-	-	-	14	1,195	
1,541	3,151	77	65	1	83	2	7,624	112,274	
17	98	2	-	-	4	-	203	3,310	
-	340	-	-	-	-	-	355	1,175	
91	393	17	47	1	59	0	896	25,229	
15	20	-	0	-	-	-	114	3,822	
-	19	2	-	-	-	-	89	3,699	
1,417	2,280	57	18	-	20	2	5,967	75,040	
3,510	12,657	145	136	-	103	1	27,727	111,355	
6,158	5,012	13	175	-	462	2	21,912	81,213	
3,791	4,168	3	129	-	115	2	16,758	62,761	
3	31	-	2	-	-	-	47	972	
2,365	813	10	44	-	347	-	5,107	17,480	
-	165	0	5	12	-	-	378	2,500	
2,518	22,255	153	167	61	978	3	59,853	468,184	
42,906	109,041	231	7,347	336	4,724	3	282,410	615,920	
25,748	68,784	191	6,414	233	3,543	-	197,311	416,220	
17,158	40,256	40	933	103	1,181	3	85,099	199,700	
111,464	515,878	11,239	21,883	43,842	109,945	410	1,093,383	11,695,312	
12,609	106,498	2,332	4,307	1,536	22,845	116	211,119	3,388,737	
43,551	207,438	3,519	8,678	1,297	29,898	178	399,370	4,937,559	
55,304	201,942	5,388	8,898	41,009	57,203	117	482,894	3,369,016	
4	617	-	2	-	146	-	1,198	64,279	
543,614	1,960,481	64,567	80,405	48,218	295,769	519	4,456,226	24,683,416	

2.2.1 Deposits Distributed by Category of

Category of Deposit Holder	Public Sector						
	Dec-22	Mar-23	Jun-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
1. FOREIGN CONSTITUENTS	22,236	25,216	8,445	117	0	13,209	881
1) Official	2,255	2,877	-	-	-	2,908	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-
b) Other	2,255	2,877	-	-	-	2,908	-
2) Business	2,774	3,114	2,702	-	-	0	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-
b) Other	2,774	3,114	2,702	-	-	0	-
3) Personal	17,208	19,225	5,743	117	0	10,300	881
2. DOMESTIC CONSTITUENTS	4,269,071	4,205,739	984,664	73,140	671,152	1,843,072	174,746
I. GOVERNMENT	1,940,577	1,892,787	252,297	21,550	542,703	688,592	63,429
A. Federal Government	1,026,011	933,251	159,755	19,919	479,350	148,884	26,156
B. Provincial Governments	771,376	815,139	80,812	1,630	63,204	402,654	36,973
C. Local Bodies	143,190	144,396	11,731	1	149	137,054	300
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	404,794	406,517	73,262	2,823	77,239	40,367	50,030
Agriculture, hunting and forestry	939	877	5	-	-	694	152
Services	8,739	6,419	340	93	300	2,854	21
Utilities	151,950	176,617	56,234	275	30,870	19,207	29,159
Transport, storage and communications	40,984	33,001	1,830	750	7,119	711	16,124
Manufacturing	77,491	66,566	13,218	45	6,828	2,900	200
Mining and Quarrying	43,253	48,231	90	-	6,301	1,313	1,000
Construction	36,795	35,396	2	-	18,973	2,075	1,200
Commerce and Trade	2,346	9,206	525	1,250	458	2,969	-
Others	42,296	30,204	1,018	410	6,390	7,644	2,173
III. NON-BANK FINANCIAL INSTITUTIONS	79,420	53,089	3,569	-	6,388	78,383	1,044
Mutual Funds and AMCs	42,489	19,137	33	-	1,934	52,701	-
Insurance & Pension Funds	18,776	14,600	219	-	784	21,250	700
MFIs and DFIs	3,630	3,456	113	-	3,022	1,039	-
Stock Exchange & Brokerage Houses	1,620	1,020	56	-	1	1,813	-
Modarabas	724	797	37	-	-	112	288
Other NBFI	12,180	14,078	3,111	-	648	1,466	56
IV. PRIVATE SECTOR (BUSINESS)	471,924	502,696	216,307	19,719	5,105	218,353	38,656
A. Agriculture, forestry and fishing	70,042	69,608	35,818	772	17	40,900	530
1. Crop and animal production, hunting and related service activities	69,977	69,559	35,798	769	17	40,851	530
Growing of Wheat, Rice, Sugar Cane & Cotton	51,739	53,317	17,892	594	2	31,793	250
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,932	1,650	748	0	0	786	1
Growing of other fruits, vegetables and crops	7,377	6,753	2,635	23	14	4,164	236
Raising of livestock and other related activities	7,336	6,594	13,991	141	0	3,626	27
Other agricultural support activities	1,593	1,245	532	11	0	483	17
Hunting, trapping and related service activities	0	0	0	-	-	-	-
02 - Forestry and logging	2	5	5	1	-	1	-
03 - Fishing and aquaculture	63	43	15	2	0	48	-
B. Mining and quarrying	3,665	1,059	881	15	-	482	-
05 - Mining of coal and lignite	1,343	418	191	-	-	126	-
06 - Extraction of crude petroleum and natural gas	1,863	338	280	0	-	326	-
07 - Mining of metal ores	136	132	131	0	-	1	-
08-Other mining and quarrying	303	152	259	15	-	15	-
09 - Mining support service activities	20	20	19	-	-	14	-
C. Manufacturing	80,927	77,230	23,422	1,387	250	22,513	24,053
10 - Manufacture of food products	10,420	10,856	6,044	175	38	3,459	319
11 - Manufacture of beverages	529	291	134	-	0	55	-
12 - Manufacture of tobacco products	3	2	13	-	-	1	-
13 - Manufacture of textiles	9,212	10,278	3,628	31	65	1,990	1,056
Preparation and spinning of textile fibres	4,385	4,015	1,589	31	24	457	534
Weaving of textiles	1,188	1,921	546	0	1	430	20
Finishing of textiles	775	1,245	355	-	0	178	106
Manufacture of knitted and crocheted fabrics	98	33	33	-	0	25	-
Manufacture of made-up textile articles, except apparel	1,914	2,252	857	0	-	613	396
Manufacture of carpets and rugs	182	182	2	-	-	164	-
Manufacture of other textiles n.e.c.	669	629	245	-	41	123	-
14 - Manufacture of wearing apparel	557	661	417	-	1	404	-
15 - Manufacture of leather and related products	269	625	223	-	0	66	-

Deposit Holders and Type of Accounts

Banks								(Million Rupees)	
Jun-23									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
571	3,276	27	57	-	222	-	5,035	26,805	
-	-	-	-	-	-	-	-	2,908	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	2,908	
-	-	-	-	-	-	-	-	2,702	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	2,702	
571	3,276	27	57	-	222	-	5,035	21,195	
161,418	593,312	46,040	33,127	45,622	142,859	-	1,197,123	4,769,151	
36,362	352,753	44,124	31,360	2,183	92,935	-	623,146	2,128,288	
19,079	122,361	43,712	4,796	2,175	84,110	-	302,389	1,110,296	
17,232	227,675	406	26,417	8	8,739	-	317,450	865,750	
51	2,717	6	147	-	86	-	3,307	152,242	
71,691	150,810	-	-	-	7,501	-	280,033	473,724	
-	77	-	-	-	-	-	229	928	
367	1,401	-	-	-	15	-	1,805	5,392	
7,128	60,996	-	-	-	100	-	97,383	203,968	
1,734	13,262	-	-	-	1,304	-	32,424	42,834	
50,942	2,012	-	-	-	1,582	-	54,736	77,727	
100	56,102	-	-	-	4,500	-	61,702	69,406	
11,100	1,515	-	-	-	-	-	13,815	34,865	
-	-	-	-	-	-	-	-	5,202	
320	15,445	-	-	-	-	-	17,938	33,401	
1,118	2,507	-	-	3	2,084	-	6,756	95,096	
-	-	-	-	-	-	-	-	54,669	
11	14	-	-	3	499	-	1,227	23,480	
-	-	-	-	-	-	-	-	4,175	
-	-	-	-	-	-	-	-	1,869	
-	-	-	-	-	-	-	288	437	
1,107	2,493	-	-	-	1,585	-	5,241	10,466	
3,818	26,106	355	409	47	7,270	-	76,662	536,147	
140	1,219	12	174	5	2,609	-	4,690	82,196	
140	1,219	12	174	5	2,609	-	4,690	82,125	
121	1,069	7	151	4	2,517	-	4,120	54,400	
0	3	2	-	-	-	-	6	1,540	
10	53	2	17	1	78	-	397	7,232	
8	94	-	6	-	13	-	148	17,907	
-	0	1	-	-	0	-	18	1,044	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	7	
-	-	-	-	-	-	-	-	64	
-	-	-	-	-	-	-	-	1,378	
-	-	-	-	-	-	-	-	317	
-	-	-	-	-	-	-	-	607	
-	-	-	-	-	-	-	-	133	
-	-	-	-	-	-	-	-	290	
-	-	-	-	-	-	-	-	32	
1,549	1,574	112	5	3	3,572	-	30,868	78,440	
0	12	0	4	-	2	-	336	10,053	
100	-	-	-	-	-	-	100	289	
-	-	-	-	-	-	-	-	14	
0	646	104	-	-	-	-	1,806	7,520	
-	298	-	-	-	-	-	832	2,933	
0	57	100	-	-	-	-	177	1,153	
-	118	4	-	-	-	-	228	761	
-	-	-	-	-	-	-	-	58	
-	5	-	-	-	-	-	401	1,872	
-	-	-	-	-	-	-	-	167	
-	168	-	-	-	-	-	168	576	
-	-	-	-	3	-	-	3	825	
-	-	-	-	-	-	-	-	288	

2.2.1 Deposits Distributed by Category of

Category of Deposit Holder	Public Sector						
	Dec-22	Mar-23	Jun-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	27	22	6	-	-	4	-
Manufacture of luggage, handbags and the like, saddlery and harness	2	4	5	-	-	0	-
Manufacture of footwear	240	599	212	-	0	62	-
a. Leather wear	197	510	135	-	-	61	-
b. Rubber and Plastic wear	43	89	77	-	0	1	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	66	319	55	13	0	17	-
17 - Manufacture of paper and paper products	568	774	535	1	0	231	238
2.3.1	606	414	387	3	0	35	1
Printing and other service activities related to printing	196	261	253	3	0	25	1
Reproduction of recorded media	410	153	134	-	-	9	-
19 - Manufacture of coke and refined petroleum products	24,726	26,509	490	0	5	6,242	16,011
20 - Manufacture of chemicals and chemical products	8,511	9,346	2,005	146	2	3,843	5,474
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	1,916	1,128	430	157	-	167	250
22 - Manufacture of rubber and plastics products	103	98	175	1	-	68	30
23 - Manufacture of other non-metallic mineral products	3,854	1,952	758	279	5	1,012	26
24 - Manufacture of basic metals	1,428	1,130	552	7	0	310	189
25. Manufacture of fabricated metal products, except machinery and equipment	218	193	186	3	0	10	-
26 - Manufacture of computer, electronic and optical products	368	526	108	6	26	53	-
27 - Manufacture of electrical equipment	1,112	839	223	84	100	274	-
28 - Manufacture of machinery and equipment	1,878	353	441	45	-	271	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	643	235	132	5	-	329	-
30 - Manufacture of other transport equipment	240	74	26	12	-	3	-
31 - Manufacture of furniture	221	212	220	19	-	113	9
32. Other manufacturing	13,406	10,346	6,176	398	7	3,467	448
Manufacture of jewellery and related articles	287	270	63	0	0	64	-
Manufacture of imitation jewellery and related articles	35	11	7	0	-	3	-
Manufacture of musical instruments	12	20	16	-	-	3	-
Manufacture of sports goods	345	283	284	25	-	40	-
Manufacture of games and toys	1	1	0	-	-	0	-
Manufacture of medical and dental instruments and supplies	216	286	315	18	6	124	1
Manufacture of Handicrafts	31	81	51	-	0	1	-
Other manufacturing n.e.c.	12,479	9,394	5,441	355	0	3,230	447
33 - Repair and installation of machinery and equipment	72	66	66	3	-	94	-
D. Electricity, gas, steam and air conditioning supply	14,615	53,761	5,297	27	439	8,495	1,741
Electric power generation, transmission and distribution	11,352	50,846	1,957	5	439	8,224	1,740
a) Hydal	1,117	5,655	517	5	-	1,811	-
b) Thermal	7,440	703	283	-	5	6,020	1,610
c) Coal Based	507	248	44	-	-	221	-
d) Wind	1,316	639	687	-	407	66	100
e) Solar	188	51	115	0	-	36	30
f) Other	784	43,550	311	-	27	69	0
Manufacture of gas; distribution of gaseous fuels through mains	2,396	2,194	2,519	0	0	63	-
Steam and air conditioning supply	866	721	821	21	-	208	0
E. Water supply; sewerage, waste management and remediation activities	35	45	37	5	-	9	-
36 - Water collection, treatment and supply	18	13	10	-	-	7	-
37 - Sewerage	2	7	4	0	-	0	-
38 - Waste collection, treatment and disposal activities; materials recovery	16	25	24	4	-	2	-
39 - Remediation activities and other waste management services	1	1	0	-	-	0	-
F. Construction	50,417	47,748	38,375	6,537	247	22,699	4,431
41 - Construction of buildings	19,282	11,030	8,411	542	46	2,821	3,555
42 - Civil engineering	23,522	28,267	22,867	4,111	202	16,138	749
43 - Specialized construction activities	7,613	8,451	7,098	1,884	0	3,740	127

Deposit Holders and Type of Accounts

Banks								(Million Rupees)
Jun-23								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	10
-	-	-	-	-	-	-	-	5
-	-	-	-	-	-	-	-	274
-	-	-	-	-	-	-	-	196
-	-	-	-	-	-	-	-	78
-	-	-	-	-	-	-	-	84
-	6	-	-	-	3,560	-	3,805	4,572
12	31	-	-	-	-	-	44	468
-	1	-	-	-	-	-	2	284
12	30	-	-	-	-	-	42	184
39	-	-	-	-	-	-	16,050	22,787
-	3	-	-	-	0	-	5,477	11,473
-	60	-	-	-	-	-	310	1,064
-	-	-	-	-	-	-	30	273
93	220	-	-	-	-	-	339	2,393
-	-	-	1	-	-	-	190	1,059
-	-	-	-	-	-	-	-	199
-	-	-	-	-	-	-	-	193
-	3	6	-	-	-	-	9	690
17	-	-	-	-	-	-	17	774
-	8	-	-	-	-	-	8	475
-	-	-	-	-	-	-	-	41
-	-	-	-	-	-	-	9	362
1,289	585	2	0	-	10	-	2,334	12,381
43	5	-	-	-	-	-	48	175
-	-	-	-	-	-	-	-	10
-	-	-	-	-	-	-	-	20
10	-	-	-	-	-	-	10	358
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	1	464
-	-	-	-	-	-	-	-	53
1,236	580	2	0	-	10	-	2,275	11,301
-	-	-	-	-	-	-	-	162
0	7	0	5	-	-	-	1,753	16,010
-	4	0	-	-	-	-	1,744	12,370
-	-	-	-	-	-	-	-	2,333
-	-	-	-	-	-	-	1,610	7,919
-	-	-	-	-	-	-	-	265
-	-	-	-	-	-	-	100	1,260
-	-	-	-	-	-	-	30	181
-	4	0	-	-	-	-	4	411
-	-	-	5	-	-	-	5	2,587
0	3	-	1	-	-	-	4	1,054
-	1	-	-	-	-	-	1	51
-	-	-	-	-	-	-	-	16
-	-	-	-	-	-	-	-	4
-	1	-	-	-	-	-	1	30
-	-	-	-	-	-	-	-	0
77	1,896	13	2	25	5	-	6,449	74,309
16	937	0	-	25	5	-	4,537	16,357
54	706	13	2	-	1	-	1,524	44,842
7	253	-	-	-	-	-	388	13,110

2.2.1 Deposits Distributed by Category of

Category of Deposit Holder	Public Sector						
	Dec-22	Mar-23	Jun-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	84,793	81,604	50,134	4,759	43	40,239	1,932
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,304	2,011	1,330	105	17	971	30
46 - Wholesale trade, except of motor vehicles and motorcycles	11,326	11,033	7,325	266	1	4,696	177
47 - Retail trade, except of motor vehicles and motorcycles	71,163	68,560	41,480	4,388	25	34,572	1,724
H. Transportation and storage	3,094	2,822	785	35	112	1,387	130
49 - Land transport and transport via pipelines	1,137	935	207	16	17	511	-
50 - Water transport	12	11	17	-	0	0	-
51 - Air transport	193	240	53	-	-	173	100
52 - Warehousing and support activities for transportation	1,712	1,586	435	5	94	702	30
53 - Courier activities other than national post activities	39	51	74	14	-	0	-
I. Accommodation and food service activities	2,281	2,015	720	22	6	516	-
55 - Accommodation	1,451	1,485	372	0	6	285	-
56 - Food and beverage service activities	831	530	348	22	-	231	-
J. Information and communication	4,169	3,389	1,394	78	252	1,629	238
58 - Publishing activities	936	981	665	51	71	138	218
59 - Motion picture, video and television programme production, sound recording and music publishing activities	16	17	11	0	-	4	-
60 - Programming and broadcasting activities	140	137	123	6	-	35	20
61 - Telecommunications	1,585	1,491	179	8	181	1,295	-
62 - Computer programming, consultancy and related activities	1,221	498	208	11	-	100	-
63 - Information service activities	271	265	208	2	-	57	-
K. Real estate activities	23,868	18,885	6,723	1,328	33	8,869	164
L. Professional, scientific and technical activities	4,640	5,420	2,407	153	3	2,874	652
69 - Legal and accounting activities	1,559	1,656	375	8	0	1,186	14
70 - Activities of head offices; management consultancy activities	1,795	2,480	887	122	-	1,384	638
71 - Architectural and engineering activities; technical testing and analysis	266	385	280	9	-	15	-
72 - Scientific research and development	292	230	349	1	3	12	-
73 - Advertising and market research	65	68	68	4	0	28	-
74 - Other professional, scientific and technical activities	623	562	429	8	0	227	0
75 - Veterinary activities	40	40	19	-	-	22	-
M. Administrative and support service activities	5,587	5,453	1,887	193	9	1,658	771
77 - Rental and leasing activities	418	452	120	16	7	241	-
78 - Employment activities	103	57	22	0	-	26	-
79 - Travel agency, tour operator, reservation service and related activities	2,049	2,137	422	2	2	893	-
80 - Security and investigation activities	500	459	245	6	-	70	-
81. Services to buildings and landscape activities	1,058	934	946	169	0	262	1
82 - Office administrative, office support and other business support activities	1,460	1,413	133	0	0	167	771
N. Education	12,093	12,392	2,959	641	95	2,915	436
O. Human health and social work activities	4,669	5,878	1,702	66	0	5,196	161
86 - Human health activities	3,987	5,204	1,132	66	0	4,266	119
87 - Residential care activities	16	13	12	-	-	6	-
88. Social work activities with and without accommodation	666	661	557	0	-	924	42
P. Arts, entertainment and recreation	191	206	46	11	0	155	-
Q. Other service activities	106,838	115,180	43,721	3,691	3,600	57,816	3,417
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	74,294	67,887	4,446	5	12	20,035	3,763
A. Private Trusts and Non-profit Organizations	58,892	48,511	2,191	0	8	13,126	1,526
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	15,401	19,376	2,255	4	4	6,909	2,238
VI. PERSONAL	1,253,730	1,238,341	423,290	14,999	24,417	782,616	17,704
A. Salaried persons	416,905	400,755	167,753	650	4,598	260,151	2,078
B. Self employed	273,108	299,732	100,388	2,613	4,716	240,988	2,474
C. Other Personal	563,718	537,854	155,148	11,736	15,102	281,478	13,153
VII. OTHER	44,332	44,423	11,492	14,044	15,289	14,726	120
Total	4,291,308	4,230,955	993,109	73,257	671,152	1,856,281	175,628

Deposit Holders and Type of Accounts

Banks								(Million Rupees)
Jun-23								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
684	2,007	27	64	1	121	-	4,836	100,012
-	3	-	-	-	-	-	33	2,456
35	136	0	4	-	5	-	357	12,645
649	1,868	27	60	1	116	-	4,445	84,911
-	2	-	-	-	-	-	132	2,450
-	-	-	-	-	-	-	-	752
-	-	-	-	-	-	-	-	17
-	-	-	-	-	-	-	100	326
-	2	-	-	-	-	-	32	1,268
-	-	-	-	-	-	-	-	88
-	289	-	-	-	1	-	290	1,554
-	250	-	-	-	-	-	250	913
-	39	-	-	-	1	-	40	641
17	31	-	1	-	1	-	288	3,641
-	13	-	-	-	-	-	230	1,155
-	-	-	-	-	-	-	-	15
-	0	-	-	-	0	-	20	185
7	15	-	-	-	-	-	22	1,685
-	-	-	1	-	-	-	1	320
10	3	-	-	-	1	-	14	281
79	2,330	1	16	-	55	-	2,645	19,599
1	57	1	21	-	31	-	763	6,200
1	32	-	21	-	23	-	90	1,659
-	11	1	-	-	0	-	650	3,043
-	-	-	-	-	-	-	-	303
-	2	-	-	-	-	-	2	368
-	-	-	-	-	-	-	-	101
-	13	-	-	-	8	-	20	685
-	-	-	-	-	-	-	-	41
380	32	11	2	-	4	-	1,200	4,947
-	-	-	-	-	2	-	2	385
-	9	-	-	-	-	-	9	58
-	20	11	2	-	2	-	34	1,353
-	2	-	0	-	-	-	2	322
-	-	-	-	-	-	-	1	1,378
380	2	-	-	-	-	-	1,153	1,452
10	5,039	104	5	-	38	-	5,632	12,242
283	202	-	3	-	57	-	705	7,669
258	131	-	3	-	52	-	562	6,026
-	-	-	-	-	-	-	-	18
25	71	-	-	-	5	-	143	1,624
-	1	-	5	12	-	-	18	228
598	11,419	75	106	1	777	-	16,393	125,221
12,851	16,180	31	168	232	583	-	33,808	58,305
12,766	8,979	9	82	232	35	-	23,628	38,953
85	7,201	23	86	-	548	-	10,180	19,352
35,574	44,348	1,529	1,187	43,157	32,340	-	175,839	1,421,160
1,508	3,491	85	169	1,419	6,368	-	15,118	448,270
1,203	20,943	352	385	984	5,672	-	32,013	380,718
32,863	19,914	1,093	633	40,754	20,299	-	128,708	592,172
4	607	-	2	-	146	-	880	56,430
161,989	596,587	46,068	33,184	45,622	143,080	-	1,202,158	4,795,956

2.2.2 Deposits Distributed by Category of

Category of Deposit Holder	Domestic Private						
	Dec-22	Mar-23	Jun-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
I. FOREIGN CONSTITUENTS	597,132	675,119	360,396	3,209	6,441	238,965	25,010
1) Official	95,818	106,163	42,833	197	-	50,619	2,788
a) Trust Funds and Non Profit Organizations	6,182	1,134	590	7	-	218	-
b) Other	89,636	105,029	42,243	189	-	50,401	2,788
2) Business	134,753	156,256	114,440	237	6,331	18,440	8,483
a) Trust Funds and Non Profit Organizations	-	7	0	-	-	-	-
b) Other	134,753	156,249	114,440	237	6,331	18,440	8,483
3) Personal	366,561	412,701	203,123	2,776	110	169,906	13,739
2. DOMESTIC CONSTITUENTS	16,722,398	17,474,449	7,501,091	426,699	3,699	7,646,659	1,197,693
I. GOVERNMENT	1,619,775	1,632,429	113,624	63,452	484	796,182	91,709
A. Federal Government	1,300,059	1,300,747	74,040	54,026	322	645,207	78,966
B. Provincial Governments	313,747	326,585	38,081	9,425	162	148,480	12,743
C. Local Bodies	5,969	5,097	1,503	1	-	2,495	1
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	710,926	844,430	65,058	26,415	1,916	337,800	199,025
Agriculture, hunting and forestry	128	132	0	-	-	62	-
Services	21,071	27,439	1,723	117	-	21,418	8
Utilities	314,144	348,279	16,889	9,034	49	147,406	99,565
Transport, storage and communications	64,805	90,062	24,013	5,797	1,024	31,685	6,870
Manufacturing	142,838	183,588	18,915	10,192	105	53,143	58,870
Mining and Quarrying	118,658	136,365	247	39	738	14,159	32,811
Construction	3,525	4,714	12	-	-	1,554	-
Commerce and Trade	21,902	33,976	2,998	1,235	-	38,289	800
Others	23,854	19,875	261	1	-	30,084	100
III. NON-BANK FINANCIAL INSTITUTIONS	678,897	798,482	45,587	12,180	557	635,140	84,742
Mutual Funds and AMCs	344,633	385,247	11,162	3,297	-	281,497	34,029
Insurance & Pension Funds	115,454	223,494	9,559	3,918	75	94,765	32,761
MFIs and DFIs	20,316	23,517	4,735	66	-	22,114	36
Stock Exchange & Brokerage Houses	67,418	43,870	3,830	4,620	1	28,366	19
Modarabas	3,213	2,874	247	42	-	1,494	1,333
Other NBFIs	127,863	119,480	16,053	238	481	206,903	16,564
IV. PRIVATE SECTOR (BUSINESS)	3,927,241	4,122,521	2,315,418	217,201	477	1,275,075	446,914
A. Agriculture, forestry and fishing	106,621	99,909	56,170	3,472	0	45,749	2,115
1. Crop and animal production, hunting and related service activities	101,751	93,699	51,587	3,402	0	43,960	2,110
Growing of Wheat, Rice, Sugar Cane & Cotton	48,960	42,341	16,755	2,117	-	21,803	1,049
Growing of tropical, subtropical, pome and stone fruits & vegetables	5,642	5,397	2,373	113	-	2,328	82
Growing of other fruits, vegetables and crops	20,940	19,756	8,365	543	0	9,566	469
Raising of livestock and other related activities	17,814	17,950	18,784	433	-	6,162	295
Other agricultural support activities	8,331	8,209	5,238	196	-	4,070	209
Hunting, trapping and related service activities	63	46	72	-	-	31	5
02 - Forestry and logging	1,017	1,067	1,193	0	-	116	-
03 - Fishing and aquaculture	3,854	5,144	3,391	70	-	1,673	5
B. Mining and quarrying	167,063	179,910	40,967	20,922	-	50,753	71,076
05 - Mining of coal and lignite	16,009	15,126	9,135	23	-	6,068	469
06 - Extraction of crude petroleum and natural gas	132,750	145,802	22,381	19,928	-	38,431	62,736
07 - Mining of metal ores	2,621	2,927	2,496	6	-	1,322	428
08-Other mining and quarrying	15,306	15,641	6,192	956	-	4,840	7,443
09 - Mining support service activities	378	414	763	9	-	92	-
C. Manufacturing	1,177,242	1,217,033	666,575	63,844	251	391,315	175,438
10 - Manufacture of food products	198,264	221,845	121,744	12,569	1	80,502	20,820
11 - Manufacture of beverages	21,523	26,849	6,426	581	-	23,911	1,273
12 - Manufacture of tobacco products	14,095	16,043	38,784	85	-	1,751	9,350
13 - Manufacture of textiles	202,500	201,539	116,159	10,504	3	37,496	19,203
Preparation and spinning of textile fibres	53,045	49,319	26,557	3,964	0	14,634	3,855
Weaving of textiles	23,395	26,186	14,741	1,969	0	4,286	1,500
Finishing of textiles	34,663	22,680	12,639	1,739	-	3,380	1,061
Manufacture of knitted and crocheted fabrics	13,326	16,320	7,960	866	-	1,270	3,555
Manufacture of made-up textile articles, except apparel	27,346	26,771	18,658	1,560	-	4,670	1,817
Manufacture of carpets and rugs	1,131	2,234	1,300	22	-	311	124
Manufacture of other textiles n.e.c.	49,594	58,029	34,304	385	2	8,944	7,291
14 - Manufacture of wearing apparel	56,866	64,829	41,273	2,243	-	15,092	9,518
15 - Manufacture of leather and related products	18,593	20,652	12,763	285	0	4,149	3,432

Deposit Holders and Type of Accounts

Banks									(Million Rupees)
Jun-23									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
7,953	45,252	778	1,637	22	4,292	25	84,970	693,980	
1,168	7,280	217	764	-	1,602	-	13,819	107,468	
-	2	6	-	-	-	-	8	823	
1,168	7,278	211	764	-	1,602	-	13,811	106,644	
1,777	4,215	40	140	-	255	-	14,910	154,358	
-	-	-	-	-	-	-	-	0	
1,777	4,215	40	140	-	255	-	14,910	154,358	
5,009	33,757	521	734	22	2,435	25	56,240	432,154	
373,475	1,318,627	17,721	45,583	2,575	148,396	494	3,104,564	18,682,713	
57,152	418,509	1,501	13,617	-	19,537	25	602,050	1,575,792	
51,137	332,478	370	5,316	-	8,458	25	476,750	1,250,346	
5,974	84,841	1,131	8,301	-	11,056	-	124,047	320,194	
41	1,189	-	0	-	23	-	1,254	5,252	
105,677	193,731	772	-	-	20,360	-	519,565	950,754	
-	76	-	-	-	-	-	76	138	
867	5,129	-	-	-	64	-	6,067	29,325	
180	127,609	-	-	-	259	-	227,614	400,992	
1,741	22,860	-	-	-	-	-	31,470	93,990	
62,361	11,214	772	-	-	37	-	133,255	215,610	
38,527	17,419	-	-	-	20,000	-	108,757	123,939	
2,000	367	-	-	-	-	-	2,367	3,932	
2	2,709	-	-	-	-	-	3,510	46,032	
-	6,349	-	-	-	-	-	6,449	36,795	
18,546	13,478	11	4	-	14	-	116,795	810,258	
12,105	1,037	-	-	-	-	-	47,171	343,128	
4,189	1,442	5	-	-	14	-	38,411	146,727	
757	5,683	-	-	-	-	-	6,476	33,391	
102	17	6	-	-	-	-	144	36,961	
132	0	-	4	-	-	-	1,469	3,252	
1,261	5,299	-	-	-	-	-	23,124	246,800	
86,154	128,509	5,528	4,087	1,786	26,738	55	699,772	4,507,943	
239	4,376	123	73	-	248	15	7,190	112,581	
239	4,365	123	73	-	248	15	7,174	106,123	
103	2,096	39	59	-	147	3	3,497	44,173	
1	463	25	0	-	14	1	587	5,401	
80	726	8	5	-	55	6	1,349	19,823	
16	543	4	3	-	6	4	871	26,250	
40	537	46	7	-	26	0	865	10,369	
-	-	-	-	-	-	-	5	107	
-	9	-	-	-	-	-	9	1,318	
-	2	-	-	-	-	-	7	5,140	
5,703	1,432	104	130	3	570	-	79,018	191,660	
-	74	-	1	-	1	-	545	15,770	
4,496	896	102	126	3	539	-	68,897	149,637	
331	17	-	-	-	-	-	776	4,600	
876	396	2	3	-	30	-	8,749	20,738	
-	50	-	-	-	-	-	50	915	
17,915	31,143	269	422	1	1,399	0	226,588	1,348,573	
1,645	7,704	101	112	-	270	-	30,654	245,470	
-	25	0	-	-	-	-	1,299	32,218	
-	4	-	0	-	-	-	9,354	49,975	
3,217	6,185	63	88	-	232	-	28,988	193,150	
942	1,528	22	4	-	24	-	6,374	51,530	
382	755	14	3	-	6	-	2,659	23,655	
157	214	-	2	-	1	-	1,437	19,194	
311	150	7	-	-	-	-	4,023	14,119	
123	511	12	79	-	196	-	2,737	27,625	
-	3	-	-	-	-	-	127	1,761	
1,302	3,024	8	0	-	4	-	11,630	55,266	
1,851	1,140	9	13	-	22	-	12,553	71,162	
809	1,268	8	6	-	64	-	5,587	22,784	

2.2.2 Deposits Distributed by Category of

Category of Deposit Holder	Domestic Private						
	Dec-22	Mar-23	Jun-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	4,185	5,828	2,983	7	-	1,583	413
Manufacture of luggage, handbags and the like, saddlery and harness	3,018	3,400	2,090	41	-	166	929
Manufacture of footwear	11,390	11,424	7,691	237	0	2,401	2,091
a. Leather wear	10,190	9,582	6,416	192	0	2,073	2,000
b. Rubber and Plastic wear	1,200	1,843	1,275	45	-	328	91
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	2,640	2,846	2,264	43	-	904	15
17 - Manufacture of paper and paper products	10,645	11,316	8,104	268	-	1,510	410
18 - Printing and reproduction of recorded media	12,524	13,936	9,504	937	-	3,785	763
Printing and other service activities related to printing	11,462	13,246	9,159	862	-	3,483	762
Reproduction of recorded media	1,062	691	345	74	-	302	1
19 - Manufacture of coke and refined petroleum products	132,383	120,584	19,700	5,491	-	65,025	13,660
20 - Manufacture of chemicals and chemical products	100,879	100,285	45,724	12,942	14	27,222	18,643
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	47,643	42,547	24,302	1,866	36	11,141	2,913
22 - Manufacture of rubber and plastics products	15,483	20,954	18,315	596	-	2,394	1,479
23 - Manufacture of other non-metallic mineral products	23,489	27,011	13,747	765	-	5,713	1,710
24 - Manufacture of basic metals	42,341	40,137	26,488	1,565	-	10,219	5,332
25 - Manufacture of fabricated metal products, except machinery and equipment	9,652	10,578	5,942	159	1	3,911	1,959
26 - Manufacture of computer, electronic and optical products	30,919	26,374	13,209	412	-	3,669	1,930
27 - Manufacture of electrical equipment	45,800	48,149	30,939	1,677	3	27,142	3,173
28 - Manufacture of machinery and equipment	18,207	18,929	13,154	685	-	2,189	22,945
29 - Manufacture of motor vehicles, trailers and semi-trailers	67,950	71,868	21,906	5,139	0	36,274	29,588
30 - Manufacture of other transport equipment	9,591	10,899	5,432	146	188	5,490	267
31 - Manufacture of furniture	3,330	4,185	2,750	345	-	548	740
32 - Other manufacturing	90,782	91,957	65,855	4,374	6	20,812	6,258
Manufacture of jewellery and related articles	3,124	3,252	1,561	106	-	1,188	74
Manufacture of imitation jewellery and related articles	185	192	133	-	-	22	-
Manufacture of musical instruments	7,629	8,152	6,018	1,303	-	968	25
Manufacture of sports goods	16,849	20,771	17,445	82	-	4,227	1,539
Manufacture of games and toys	121	129	78	-	-	14	-
Manufacture of medical and dental instruments and supplies	8,266	8,808	7,343	235	-	1,406	631
Manufacture of Handicrafts	420	442	245	6	-	149	49
Other manufacturing n.e.c.	54,188	50,211	33,031	2,641	6	12,838	3,941
33 - Repair and installation of machinery and equipment	1,142	2,723	2,090	164	-	466	55
D. Electricity, gas, steam and air conditioning supply	134,625	213,343	35,162	6,785	0	108,159	52,230
Electric power generation, transmission and distribution	105,398	179,722	30,580	6,687	0	71,365	51,879
a) Hydal	12,123	23,107	13,920	786	0	5,833	16,891
b) Thermal	8,937	7,050	3,402	160	-	4,797	511
c) Coal Based	3,175	8,185	1,148	3	-	6,933	1,130
d) Wind	5,565	5,205	175	-	-	1,692	3,041
e) Solar	2,485	2,072	1,465	927	-	447	70
f) Other	73,112	134,103	10,469	4,812	0	51,663	30,236
Manufacture of gas; distribution of gaseous fuels through mains	28,925	33,350	4,282	91	-	36,712	351
Steam and air conditioning supply	303	272	300	6	-	83	-
E. Water supply; sewerage, waste management and remediation activities	11,772	14,904	6,859	1,260	-	1,520	2,098
36 - Water collection, treatment and supply	1,017	1,198	806	64	-	194	39
37 - Sewerage	1,095	3,833	620	-	-	14	-
38 - Waste collection, treatment and disposal activities; materials recovery	9,174	9,560	4,198	1,017	-	1,287	438
39 - Remediation activities and other waste management services	485	312	1,235	179	-	26	1,622
F. Construction	282,403	254,256	193,875	28,552	7	82,803	12,470
41 - Construction of buildings	169,172	153,662	121,444	15,073	4	41,455	6,513
42 - Civil engineering	71,406	64,193	48,607	11,032	0	31,613	3,574
43 - Specialized construction activities	41,825	36,401	23,825	2,447	3	9,735	2,382

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Jun-23								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
455	567	-	-	-	3	-	1,438	6,010
50	85	0	-	-	-	-	1,064	3,360
304	616	8	6	-	61	-	3,085	13,414
304	376	8	6	-	61	-	2,754	11,435
-	240	-	-	-	-	-	331	1,979
1	46	-	-	-	-	-	62	3,273
79	131	14	1	-	63	-	697	10,580
213	332	2	-	-	2	-	1,312	15,538
213	265	2	-	-	2	-	1,244	14,749
-	67	-	-	-	-	-	68	789
123	931	22	65	-	292	-	15,094	105,311
2,664	1,793	2	86	1	245	-	23,435	109,336
1,420	138	5	4	-	10	-	4,489	41,834
204	443	-	11	-	51	-	2,188	23,494
64	1,353	1	1	-	3	-	3,132	23,357
2,311	985	13	13	-	2	-	8,656	46,928
19	432	9	1	-	6	-	2,426	12,438
320	4,409	7	2	-	1	-	6,669	23,959
1,112	2,232	-	4	-	106	-	6,627	66,389
156	536	6	0	-	2	-	23,644	39,673
508	130	-	3	-	12	-	30,241	93,560
20	59	-	-	-	-	-	346	11,603
13	17	-	-	-	-	-	769	4,411
1,167	842	7	13	-	15	0	8,302	99,348
-	147	-	0	-	3	-	225	3,080
-	30	-	-	-	3	-	33	188
-	9	-	-	-	-	-	34	8,322
32	263	-	-	-	-	-	1,834	23,588
-	1	-	-	-	-	-	1	93
100	120	3	-	-	0	-	853	9,838
-	30	1	0	-	1	-	81	481
1,035	242	4	13	-	7	0	5,242	53,759
-	7	-	-	-	-	-	63	2,782
851	1,074	2,285	2,284	1	20,870	-	79,593	229,699
435	1,003	2,279	2,283	1	20,835	-	78,715	187,346
127	27	-	2	-	2	-	17,049	37,589
-	1	-	-	-	-	-	512	8,871
-	253	-	-	-	-	-	1,383	9,467
-	3	-	-	-	-	-	3,044	4,911
-	12	0	-	1	-	-	82	2,921
308	707	2,279	2,280	-	20,833	-	56,644	123,588
417	55	5	1	-	34	-	864	41,949
-	15	-	-	-	-	-	15	404
840	938	16	1	-	-	-	3,893	13,532
-	22	-	1	-	-	-	62	1,125
-	9	-	-	-	-	-	9	643
840	899	16	-	-	-	-	2,192	8,694
-	8	-	-	-	-	-	1,630	3,070
2,489	11,538	540	357	7	114	3	27,519	332,756
1,498	8,819	16	192	7	15	-	17,061	195,037
584	2,414	522	94	-	16	0	7,204	98,455
407	304	3	72	-	83	2	3,254	39,263

2.2.2 Deposits Distributed by Category of

Category of Deposit Holder	Domestic Private						
	Dec-22	Mar-23	Jun-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	704,895	741,471	579,446	25,217	28	162,563	35,001
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	46,072	48,031	30,123	1,063	-	12,945	2,046
46 - Wholesale trade, except of motor vehicles and motorcycles	242,699	257,719	218,272	17,213	7	41,137	16,548
47 - Retail trade, except of motor vehicles and motorcycles	416,124	435,722	331,051	6,942	21	108,481	16,407
H. Transportation and storage	289,348	317,311	141,498	5,389	3	130,368	27,726
49 - Land transport and transport via pipelines	66,910	40,624	28,595	1,132	1	10,922	1,749
50 - Water transport	66,757	71,798	36,458	142	-	8,155	13,637
51 - Air transport	68,279	97,319	42,639	803	-	37,727	1,235
52 - Warehousing and support activities for transportation	80,680	83,060	28,928	3,113	2	56,741	11,074
53 - Courier activities other than national post activities	6,723	24,511	4,877	199	-	16,823	32
I. Accommodation and food service activities	22,647	21,816	12,969	1,403	0	6,257	3,431
55 - Accommodation	9,052	8,410	3,742	948	-	3,826	821
56 - Food and beverage service activities	13,595	13,406	9,227	455	0	2,431	2,610
J. Information and communication	137,534	143,097	96,719	2,195	10	43,938	5,451
58 - Publishing activities	14,604	13,036	8,232	401	1	2,444	1,481
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,208	1,085	756	3	-	184	215
60 - Programming and broadcasting activities	1,315	1,421	1,935	2	-	909	6
61 - Telecommunications	39,783	39,331	24,959	403	1	12,442	2,263
62 - Computer programming, consultancy and related activities	57,948	63,362	37,271	703	0	24,210	833
63 - Information service activities	22,675	24,863	23,567	685	8	3,748	653
K. Real estate activities	208,130	204,511	94,376	37,874	25	33,479	14,571
L. Professional, scientific and technical activities	114,672	110,491	59,743	1,426	-	37,010	5,535
69 - Legal and accounting activities	13,729	17,933	7,410	305	-	4,536	1,085
70 - Activities of head offices; management consultancy activities	5,102	4,445	3,093	62	-	1,062	10
71 - Architectural and engineering activities; technical testing and analysis	20,921	21,526	12,026	625	-	5,000	2,306
72 - Scientific research and development	4,439	9,009	4,114	66	-	4,678	887
73 - Advertising and market research	12,247	11,739	8,657	160	-	3,761	583
74 - Other professional, scientific and technical activities	57,110	44,627	23,670	202	-	17,614	663
75 - Veterinary activities	1,124	1,211	774	7	-	359	1
M. Administrative and support service activities	92,675	96,716	72,116	2,623	0	26,139	1,932
77 - Rental and leasing activities	3,081	2,734	2,050	173	-	501	82
78 - Employment activities	1,590	1,365	614	0	-	137	15
79 - Travel agency, tour operator, reservation service and related activities	18,399	19,094	18,490	426	0	4,098	287
80 - Security and investigation activities	4,064	3,657	1,668	230	-	1,486	78
81. Services to buildings and landscape activities	2,132	1,514	1,549	291	-	392	68
82 - Office administrative, office support and other business support activities	63,409	68,352	47,745	1,502	-	19,525	1,402
N. Education	93,848	110,638	26,992	7,805	0	42,221	10,740
O. Human health and social work activities	65,196	68,988	21,684	1,616	-	28,814	9,931
86 - Human health activities	47,414	51,800	17,137	1,262	-	21,916	8,432
87 - Residential care activities	708	687	419	1	-	487	13
88. Social work activities with and without accommodation	17,074	16,501	4,128	354	-	6,410	1,486
P. Arts, entertainment and recreation	3,328	2,080	1,453	150	-	308	195
Q. Other service activities	315,243	326,046	208,814	6,667	152	83,679	16,975
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	517,284	522,083	106,930	10,191	21	191,368	114,040
A. Private Trusts and Non-profit Organizations	356,513	354,274	62,742	8,705	-	131,659	90,872
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	160,771	167,809	44,188	1,487	21	59,709	23,168
VI. PERSONAL	9,257,361	9,550,891	4,853,756	90,669	245	4,410,884	260,955
A. Salaried persons	2,640,283	2,737,802	1,470,734	9,675	161	1,263,042	58,799
B. Self employed	4,032,543	4,233,463	2,258,670	67,249	30	1,863,477	102,286
C. Other Personal	2,584,535	2,579,626	1,124,352	13,744	54	1,284,365	99,870
VII. OTHER	10,915	3,612	718	6,591	-	210	309
Total	17,319,530	18,149,568	7,861,487	429,907	10,140	7,885,624	1,222,703

Deposit Holders and Type of Accounts

Banks							(Million Rupees)	
Jun-23								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
6,342	20,431	228	235	43	361	31	62,672	829,927
141	1,189	1	74	2	21	0	3,473	47,604
3,083	8,168	86	28	39	51	6	28,009	304,638
3,118	11,074	141	133	2	290	25	31,190	477,685
34,562	2,389	22	11	0	24	-	64,734	341,992
8	1,054	3	7	-	17	-	2,838	43,489
1,600	419	-	-	-	1	-	15,657	60,412
25,302	94	1	1	0	3	-	26,636	107,805
7,256	776	18	2	-	3	-	19,130	107,913
396	46	-	1	-	-	-	474	22,372
38	287	0	3	-	9	-	3,767	24,397
35	148	0	2	-	2	-	1,008	9,525
4	139	0	0	-	7	-	2,759	14,872
1,369	13,870	12	29	-	77	-	20,808	163,670
3	1,927	2	5	-	1	-	3,418	14,495
60	30	-	-	-	-	-	305	1,247
-	12	-	-	-	-	-	18	2,863
287	10,920	1	7	-	4	-	13,482	51,287
933	656	7	17	-	72	-	2,518	64,702
86	326	3	-	-	-	-	1,068	29,076
1,617	7,534	29	8	2	34	-	23,794	189,549
1,731	6,953	1,701	107	1,668	2,281	-	19,977	118,156
506	473	3	20	-	14	-	2,101	14,352
25	38	-	-	-	5	-	77	4,293
56	2,217	1,670	1	1,668	1	-	7,917	25,568
479	46	0	-	-	-	-	1,412	10,269
-	44	-	10	-	4	-	641	13,219
665	4,123	28	76	-	2,259	-	7,815	49,301
-	13	-	-	-	-	-	14	1,153
1,161	3,119	67	63	1	79	2	6,423	107,302
17	98	2	-	-	2	-	200	2,924
-	331	-	-	-	-	-	346	1,098
91	373	6	45	1	57	0	862	23,876
15	19	-	-	-	-	-	112	3,496
-	19	2	-	-	-	-	88	2,321
1,037	2,278	57	18	-	20	2	4,814	73,587
3,500	7,618	41	131	-	65	1	22,095	99,113
5,875	4,810	13	172	-	406	2	21,208	73,321
3,533	4,037	3	126	-	64	2	16,196	56,511
3	31	-	2	-	-	-	47	954
2,340	742	10	44	-	342	-	4,964	15,856
-	165	0	-	-	-	-	360	2,272
1,920	10,835	78	61	60	200	3	30,133	329,443
30,055	92,860	200	7,179	104	4,141	3	248,582	557,092
12,982	59,805	183	6,332	2	3,508	-	173,683	376,788
17,073	33,055	17	847	103	633	3	74,899	180,304
75,891	471,530	9,710	20,696	685	77,606	410	917,482	10,273,036
11,102	103,007	2,246	4,138	117	16,477	116	196,001	2,939,614
42,348	186,495	3,168	8,292	313	24,226	178	367,306	4,556,733
22,440	182,028	4,295	8,266	255	36,903	117	354,175	2,776,689
-	10	-	-	-	-	-	318	7,837
381,428	1,363,879	18,499	47,220	2,597	152,688	519	3,189,534	19,376,692

2.2.3 Deposits Distributed by Category of

Category of Deposit Holder	Foreign						
	Dec-22	Mar-23	Jun-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
I. FOREIGN CONSTITUENTS	13,761	18,861	12,771	-	-	4,038	-
1) Official	6,912	12,529	6,525	-	-	3,858	-
a) Trust Funds and Non Profit Organizations	3,483	-	-	-	-	-	-
b) Other	3,429	12,529	6,525	-	-	3,858	-
2) Business	6,722	6,150	6,208	-	-	27	-
a) Trust Funds and Non Profit Organizations	344	-	-	-	-	-	-
b) Other	6,378	6,150	6,208	-	-	27	-
3) Personal	127	182	39	-	-	153	-
2. DOMESTIC CONSTITUENTS	417,066	449,509	119,581	-	-	309,844	64,322
I. GOVERNMENT	0	0	-	-	-	0	-
A. Federal Government	0	0	-	-	-	0	-
B. Provincial Governments	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	44	5	4	-	-	2	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-
Transport, storage and communications	42	3	4	-	-	-	-
Manufacturing	1	1	0	-	-	1	-
Mining and Quarrying	0	0	0	-	-	-	-
Construction	-	-	-	-	-	-	-
Commerce and Trade	0	-	-	-	-	0	-
Others	1	1	-	-	-	1	-
III. NON-BANK FINANCIAL INSTITUTIONS	1,119	1,199	126	-	-	175	-
Mutual Funds and AMCs	-	-	-	-	-	-	-
Insurance & Pension Funds	1,096	1,145	69	-	-	162	-
MFIs and DFIs	23	53	57	-	-	13	-
Stock Exchange & Brokerage Houses	1	1	1	-	-	0	-
Modarabas	-	-	-	-	-	-	-
Other NBFI	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	414,201	446,530	119,126	-	-	308,424	64,240
A. Agriculture, forestry and fishing	4,437	1,405	737	-	-	603	-
1. Crop and animal production, hunting and related service activities	4,437	1,405	737	-	-	603	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	0	0	0	-	-	-	-
Growing of other fruits, vegetables and crops	3,557	734	674	-	-	46	-
Raising of livestock and other related activities	24	42	48	-	-	-	-
Other agricultural support activities	857	628	15	-	-	557	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-
02 - Forestry and logging	0	0	0	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-
B. Mining and quarrying	48,417	59,448	349	-	-	36,495	-
05 - Mining of coal and lignite	47,473	58,807	63	-	-	36,161	-
06 - Extraction of crude petroleum and natural gas	395	392	174	-	-	181	-
07 - Mining of metal ores	125	137	27	-	-	127	-
08-Other mining and quarrying	313	102	82	-	-	25	-
09 - Mining support service activities	112	9	3	-	-	-	-
C. Manufacturing	78,969	83,850	31,700	-	-	89,692	14,746
10 - Manufacture of food products	8,275	12,598	6,515	-	-	7,469	-
11 - Manufacture of beverages	23,538	20,848	10,963	-	-	17,498	-
12 - Manufacture of tobacco products	1,426	4,583	423	-	-	1,187	2,000
13 - Manufacture of textiles	487	362	290	-	-	10	-
Preparation and spinning of textile fibres	468	351	284	-	-	10	-
Weaving of textiles	0	1	1	-	-	-	-
Finishing of textiles	0	0	0	-	-	-	-
Manufacture of knitted and crocheted fabrics	0	0	0	-	-	-	-
Manufacture of made-up textile articles, except apparel	2	2	0	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	16	8	5	-	-	0	-
14 - Manufacture of wearing apparel	717	116	33	-	-	12	-
15 - Manufacture of leather and related products	0	0	0	-	-	-	-

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Jun-23								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
27	-	-	-	-	-	-	27	16,836
27	-	-	-	-	-	-	27	10,409
-	-	-	-	-	-	-	-	-
27	-	-	-	-	-	-	27	10,409
-	-	-	-	-	-	-	-	6,235
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	6,235
-	-	-	-	-	-	-	-	192
170	15	-	-	-	-	-	64,507	493,932
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	6
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	4
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	301
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	231
-	-	-	-	-	-	-	-	70
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
170	15	-	-	-	-	-	64,425	491,974
-	-	-	-	-	-	-	-	1,340
-	-	-	-	-	-	-	-	1,340
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	720
-	-	-	-	-	-	-	-	48
-	-	-	-	-	-	-	-	573
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	36,844
-	-	-	-	-	-	-	-	36,225
-	-	-	-	-	-	-	-	354
-	-	-	-	-	-	-	-	154
-	-	-	-	-	-	-	-	107
-	-	-	-	-	-	-	-	3
-	5	-	-	-	-	-	14,751	136,143
-	-	-	-	-	-	-	-	13,985
-	-	-	-	-	-	-	-	28,461
-	-	-	-	-	-	-	2,000	3,611
-	-	-	-	-	-	-	-	301
-	-	-	-	-	-	-	-	294
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	5
-	-	-	-	-	-	-	-	45
-	-	-	-	-	-	-	-	0

2.2.3 Deposits Distributed by Category of

Category of Deposit Holder	Foreign						
	Dec-22	Mar-23	Jun-23				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months Fixed
Tanning and dressing of leather; dressing and dyeing of fur	0	0	0	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-	-
a. Leather wear	-	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	-	-	-	-	-	-	-
17 - Manufacture of paper and paper products	352	171	221	-	-	363	-
18 - Printing and reproduction of recorded media	634	715	49	-	-	-	625
Printing and other service activities related to printing	11	57	3	-	-	-	-
Reproduction of recorded media	623	657	46	-	-	-	625
19 - Manufacture of coke and refined petroleum products	340	247	392	-	-	9,737	-
20 - Manufacture of chemicals and chemical products	20,363	19,113	4,528	-	-	34,932	7,888
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	8,450	8,715	3,241	-	-	3,246	3,093
22 - Manufacture of rubber and plastics products	2	59	3	-	-	0	-
23 - Manufacture of other non-metallic mineral products	16	54	40	-	-	4	-
24 - Manufacture of basic metals	16	17	19	-	-	3	-
25 - Manufacture of fabricated metal products, except machinery and equipment	0	0	0	-	-	0	-
26 - Manufacture of computer, electronic and optical products	2,578	2,734	1,986	-	-	124	-
27 - Manufacture of electrical equipment	4,632	9,818	2,040	-	-	10,150	-
28 - Manufacture of machinery and equipment	1,190	1,121	460	-	-	1,079	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	76	748	18	-	-	12	1,140
30 - Manufacture of other transport equipment	928	127	80	-	-	165	-
31 - Manufacture of furniture	0	0	0	-	-	-	-
32 - Other manufacturing	4,950	1,705	398	-	-	3,699	-
Manufacture of jewellery and related articles	-	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	434	206	59	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-
Other manufacturing n.e.c.	4,516	1,500	339	-	-	3,699	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	97,077	87,175	8,693	-	-	105,436	4,814
Electric power generation, transmission and distribution	95,849	86,040	8,690	-	-	105,342	4,814
a) Hydal	8,571	8,938	2,703	-	-	3,052	2,000
b) Thermal	2	0	0	-	-	1	-
c) Coal Based	69,582	60,749	1,986	-	-	94,921	-
d) Wind	6,403	5,454	1,126	-	-	1,832	2,814
e) Solar	2,703	3,684	106	-	-	1,346	-
f) Other	8,587	7,214	2,769	-	-	4,190	-
Manufacture of gas; distribution of gaseous fuels through mains	1,228	1,136	4	-	-	94	-
Steam and air conditioning supply	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	6	394	1	-	-	0	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-
37 - Sewerage	1	0	-	-	-	0	-
38 - Waste collection, treatment and disposal activities; materials recovery	5	394	1	-	-	0	-
39 - Remediation activities and other waste management	-	-	-	-	-	-	-
F. Construction	14,312	20,040	2,655	-	-	11,679	5,916
41 - Construction of buildings	707	3,200	87	-	-	3,475	-
42 - Civil engineering	13,604	16,840	2,568	-	-	8,203	5,916
43 - Specialized construction activities	0	0	-	-	-	0	-

Deposit Holders and Type of Accounts

Banks									(Million Rupees)
Jun-23									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	625	585	
-	-	-	-	-	-	-	-	674	
-	-	-	-	-	-	-	-	3	
-	-	-	-	-	-	-	625	671	
-	5	-	-	-	-	-	-	10,129	
-	-	-	-	-	-	-	7,893	47,353	
-	-	-	-	-	-	-	3,093	9,580	
-	-	-	-	-	-	-	-	3	
-	-	-	-	-	-	-	-	44	
-	-	-	-	-	-	-	-	21	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	2,110	
-	-	-	-	-	-	-	-	12,190	
-	-	-	-	-	-	-	-	1,538	
-	-	-	-	-	-	-	1,140	1,171	
-	-	-	-	-	-	-	-	245	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	4,098	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	59	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	4,039	
-	-	-	-	-	-	-	-	-	
170	-	-	-	-	-	-	4,984	119,113	
170	-	-	-	-	-	-	4,984	119,016	
-	-	-	-	-	-	-	2,000	7,754	
-	-	-	-	-	-	-	-	1	
170	-	-	-	-	-	-	170	97,078	
-	-	-	-	-	-	-	2,814	5,772	
-	-	-	-	-	-	-	-	1,452	
-	-	-	-	-	-	-	-	6,959	
-	-	-	-	-	-	-	-	97	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	1	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	1	
-	-	-	-	-	-	-	-	-	
-	10	-	-	-	-	-	5,926	20,260	
-	-	-	-	-	-	-	-	3,562	
-	10	-	-	-	-	-	5,926	16,697	
-	-	-	-	-	-	-	-	0	

2.2.3 Deposits Distributed by Category of

Category of Deposit Holder	Foreign						
	Dec-22	Mar-23	Jun-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	25,061	29,502	2,729	-	-	19,810	680
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	20,944	25,102	2,146	-	-	19,752	431
47 - Retail trade, except of motor vehicles and motorcycles	4,117	4,401	583	-	-	58	249
H. Transportation and storage	91,712	89,399	44,789	-	-	15,480	23,057
49 - Land transport and transport via pipelines	903	1,360	448	-	-	689	-
50 - Water transport	15,362	9,249	5	-	-	4,080	3,000
51 - Air transport	58,408	56,923	43,544	-	-	9,693	-
52 - Warehousing and support activities for transportation	17,026	19,374	746	-	-	959	20,057
53 - Courier activities other than national post activities	13	2,493	45	-	-	57	-
I. Accommodation and food service activities	4,055	4,169	784	-	-	3,090	-
55 - Accommodation	7	12	0	-	-	9	-
56 - Food and beverage service activities	4,048	4,157	784	-	-	3,081	-
J. Information and communication	43,409	51,930	20,588	-	-	21,750	1,700
58 - Publishing activities	5,894	5,882	5,245	-	-	494	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	0	0	-	-	-	0	-
61 - Telecommunications	31,900	44,384	13,743	-	-	21,242	1,700
62 - Computer programming, consultancy and related activities	5,468	1,414	1,477	-	-	11	-
63 - Information service activities	148	250	122	-	-	3	-
K. Real estate activities	1	1	-	-	-	3	-
L. Professional, scientific and technical activities	4,887	7,681	5,680	-	-	4,369	-
69 - Legal and accounting activities	-	0	0	-	-	-	-
70 - Activities of head offices; management consultancy activities	1,649	2,943	4,739	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	1,720	3,116	301	-	-	3,182	-
72 - Scientific research and development	1	30	6	-	-	9	-
73 - Advertising and market research	259	355	266	-	-	273	-
74 - Other professional, scientific and technical activities	1,257	1,238	368	-	-	906	-
75 - Veterinary activities	-	-	-	-	-	-	-
M. Administrative and support service activities	1,567	897	5	-	-	19	-
77 - Rental and leasing activities	-	-	-	-	-	-	-
78 - Employment activities	5	18	0	-	-	19	-
79 - Travel agency, tour operator, reservation service and related activities	0	0	0	-	-	-	-
80 - Security and investigation activities	11	14	4	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	1,551	865	1	-	-	-	-
N. Education	0	0	0	-	-	0	-
O. Human health and social work activities	26	136	224	-	-	-	-
86 - Human health activities	26	136	224	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	0	0	0	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-
Q. Other service activities	265	10,501	192	-	-	-	13,327
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	602	555	113	-	-	390	20
A. Private Trusts and Non-profit Organizations	548	504	89	-	-	390	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	54	52	23	-	-	-	20
VI. PERSONAL	1,088	1,205	209	-	-	845	62
A. Salaried persons	844	909	200	-	-	654	-
B. Self employed	119	141	8	-	-	49	51
C. Other Personal	125	156	2	-	-	141	11
VII. OTHER	13	14	3	-	-	9	-
Total	430,827	468,370	132,352	-	-	313,882	64,322

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Jun-23								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
-	-	-	-	-	-	-	680	23,219
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	431	22,329
-	-	-	-	-	-	-	249	889
-	-	-	-	-	-	-	23,057	83,325
-	-	-	-	-	-	-	-	1,138
-	-	-	-	-	-	-	3,000	7,086
-	-	-	-	-	-	-	-	53,238
-	-	-	-	-	-	-	20,057	21,762
-	-	-	-	-	-	-	-	102
-	-	-	-	-	-	-	-	3,873
-	-	-	-	-	-	-	-	9
-	-	-	-	-	-	-	-	3,864
-	-	-	-	-	-	-	1,700	44,037
-	-	-	-	-	-	-	-	5,739
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	1,700	36,685
-	-	-	-	-	-	-	-	1,488
-	-	-	-	-	-	-	-	125
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	10,050
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	4,739
-	-	-	-	-	-	-	-	3,483
-	-	-	-	-	-	-	-	15
-	-	-	-	-	-	-	-	538
-	-	-	-	-	-	-	-	1,274
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	24
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	19
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	4
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	224
-	-	-	-	-	-	-	-	224
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	13,327	13,519
-	-	-	-	-	-	-	20	522
-	-	-	-	-	-	-	-	479
-	-	-	-	-	-	-	20	43
-	-	-	-	-	-	-	62	1,116
-	-	-	-	-	-	-	-	854
-	-	-	-	-	-	-	51	108
-	-	-	-	-	-	-	11	155
-	-	-	-	-	-	-	-	12
197	15	-	-	-	-	-	64,535	510,768

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	673,166	633,129	738,939	719,196	1,058,920	737,621
1) Official	196,200	104,984	141,796	121,568	152,166	120,785
a) Trust Funds and Non Profit Organizations	105	9,665	102	1,134	131	823
b) Other	196,095	95,319	141,694	120,434	152,035	119,962
2) Business	30,393	144,249	58,119	165,520	60,978	163,295
a) Trust Funds and Non Profit Organizations	670	344	3	7	3	0
b) Other	29,723	143,905	58,116	165,513	60,975	163,295
3) Personal	446,573	383,896	539,024	432,108	845,776	453,541
2. DOMESTIC CONSTITUENTS	77,298,935	21,408,535	82,832,065	22,129,697	84,526,573	23,945,795
I. GOVERNMENT	790,119	3,560,352	627,356	3,525,216	505,734	3,704,081
A. Federal Government	200,859	2,326,071	126,277	2,233,999	99,313	2,360,642
B. Provincial Governments	524,344	1,085,122	453,426	1,141,724	372,180	1,185,944
C. Local Bodies	64,916	149,159	47,653	149,493	34,241	157,494
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	98,701	1,115,764	23,420	1,250,953	22,337	1,424,484
Agriculture, hunting and forestry	37	1,067	42	1,009	41	1,066
Services	1,415	29,809	1,114	33,858	1,150	34,718
Utilities	64,592	466,094	11,555	524,896	11,792	604,960
Transport, storage and communications	16,124	105,832	6,646	123,066	5,014	136,828
Manufacturing	5,366	220,330	1,873	250,155	2,093	293,338
Mining and Quarrying	7,404	161,911	468	184,596	452	193,345
Construction	188	40,321	199	40,110	191	38,797
Commerce and Trade	1,672	24,248	694	43,181	672	51,234
Others	1,903	66,151	828	50,080	932	70,197
III. NON-BANK FINANCIAL INSTITUTIONS	46,034	759,436	52,926	852,770	51,932	905,655
Mutual Funds and AMCs	9,219	387,121	5,874	404,385	7,524	397,797
Insurance & Pension Funds	8,873	135,326	5,592	239,240	9,616	170,439
MFIs and DFIs	1,792	23,969	1,263	27,026	1,877	37,635
Stock Exchange & Brokerage Houses	8,251	69,039	4,945	44,890	8,753	38,830
Modarabas	433	3,938	443	3,671	491	3,689
Other NBFI	17,466	140,043	34,610	133,558	23,464	257,266
IV. PRIVATE SECTOR (BUSINESS)	9,958,876	4,813,366	11,128,785	5,071,746	9,698,591	5,536,064
A. Agriculture, forestry and fishing	2,005,312	181,100	1,876,188	170,921	1,843,159	196,117
1. Crop and animal production, hunting and related service activities	1,996,657	176,164	1,866,698	164,663	1,839,783	189,588
Growing of Wheat, Rice, Sugar Cane & Cotton	1,223,019	100,699	1,102,778	95,659	1,105,693	98,573
Growing of tropical, subtropical, pome and stone fruits & vegetables	144,402	7,574	134,231	7,046	129,220	6,941
Growing of other fruits, vegetables and crops	384,393	31,874	385,245	27,243	361,896	27,775
Raising of livestock and other related activities	181,071	25,174	181,532	24,586	187,625	44,205
Other agricultural support activities	63,656	10,780	62,803	10,083	55,228	11,986
Hunting, trapping and related service activities	116	63	109	46	121	107
02 - Forestry and logging	697	1,019	690	1,072	619	1,325
03 - Fishing and aquaculture	7,958	3,917	8,800	5,186	2,757	5,204
B. Mining and quarrying	325,926	219,145	447,918	240,418	78,128	229,882
05 - Mining of coal and lignite	72,157	64,824	118,462	74,351	45,456	52,312
06 - Extraction of crude petroleum and natural gas	177,744	135,007	242,023	146,531	13,232	150,598
07 - Mining of metal ores	7,292	2,882	7,965	3,197	3,927	4,887
08-Other mining and quarrying	68,003	15,922	78,721	15,895	14,745	21,135
09 - Mining support service activities	730	510	747	443	768	950
C. Manufacturing	2,245,946	1,337,138	2,706,065	1,378,114	1,160,429	1,563,156
10 - Manufacture of food products	373,852	216,960	400,745	245,300	229,640	269,507
11 - Manufacture of beverages	27,683	45,590	28,889	47,988	9,206	60,967
12 - Manufacture of tobacco products	6,486	15,524	7,601	20,628	507	53,600
13 - Manufacture of textiles	457,774	212,199	504,965	212,179	83,267	200,970
Preparation and spinning of textile fibres	226,099	57,899	243,878	53,685	22,364	54,757
Weaving of textiles	87,543	24,583	100,379	28,107	13,511	24,809
Finishing of textiles	11,749	35,438	11,488	23,925	9,139	19,955
Manufacture of knitted and crocheted fabrics	4,845	13,424	5,132	16,353	3,834	14,177
Manufacture of made-up textile articles, except apparel	90,642	29,262	104,210	29,025	16,624	29,497
Manufacture of carpets and rugs	2,079	1,313	2,004	2,416	2,027	1,927
Manufacture of other textiles n.e.c.	34,817	50,279	37,874	58,666	15,768	55,847
14 - Manufacture of wearing apparel	53,921	58,140	58,855	65,605	44,292	72,032
15 - Manufacture of leather and related products	23,013	18,862	23,554	21,277	15,971	23,072

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	3,764	4,212	3,776	5,850	3,347	6,020
Manufacture of luggage, handbags and the like, saddlery and harness	1,853	3,020	1,799	3,404	1,735	3,365
Manufacture of footwear	17,396	11,630	17,979	12,023	10,889	13,688
a. Leather wear	15,923	10,387	16,386	10,092	9,240	11,631
b. Rubber and Plastic wear	1,473	1,244	1,593	1,931	1,649	2,056
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	6,453	2,706	6,541	3,165	8,418	3,357
17 - Manufacture of paper and paper products	12,284	11,565	12,867	12,261	30,966	15,736
18 - Printing and reproduction of recorded media	17,658	13,764	17,996	15,065	16,954	16,680
Printing and other service activities related to printing	16,776	11,669	17,122	13,564	16,115	15,036
Reproduction of recorded media	882	2,094	874	1,501	839	1,644
19 - Manufacture of coke and refined petroleum products	189,377	157,449	355,861	147,340	14,671	138,227
20 - Manufacture of chemicals and chemical products	125,155	129,753	125,930	128,744	123,786	168,162
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	66,631	58,009	66,214	52,390	22,613	52,479
22 - Manufacture of rubber and plastics products	30,200	15,588	32,491	21,111	30,767	23,770
23 - Manufacture of other non-metallic mineral products	51,926	27,359	57,273	29,016	66,893	25,795
24 - Manufacture of basic metals	98,047	43,785	137,013	41,284	39,122	48,008
25 - Manufacture of fabricated metal products, except machinery and equipment	13,396	9,870	9,746	10,771	8,297	12,637
26 - Manufacture of computer, electronic and optical products	42,570	33,864	45,974	29,633	12,667	26,262
27 - Manufacture of electrical equipment	176,068	51,545	196,205	58,806	30,598	79,269
28 - Manufacture of machinery and equipment	29,751	21,274	26,292	20,403	18,993	41,985
29 - Manufacture of motor vehicles, trailers and semi-trailers	120,991	68,669	185,697	72,851	268,796	95,205
30 - Manufacture of other transport equipment	114,838	10,759	130,293	11,100	9,135	11,889
31 - Manufacture of furniture	13,875	3,551	14,941	4,397	8,293	4,773
32 - Other manufacturing	191,537	109,138	256,181	104,008	62,400	115,827
Manufacture of jewellery and related articles	9,267	3,411	11,300	3,522	8,515	3,254
Manufacture of imitation jewellery and related articles	838	221	879	203	840	198
Manufacture of musical instruments	7,034	7,641	7,701	8,171	4,821	8,341
Manufacture of sports goods	8,634	17,194	8,881	21,054	9,238	23,946
Manufacture of games and toys	358	122	364	130	335	93
Manufacture of medical and dental instruments and supplies	7,033	8,916	7,411	9,300	7,420	10,361
Manufacture of Handicrafts	1,272	450	1,290	523	1,273	534
Other manufacturing n.e.c.	157,101	71,183	218,355	61,105	29,958	69,098
33 - Repair and installation of machinery and equipment	2,460	1,214	3,941	2,789	4,177	2,944
D. Electricity, gas, steam and air conditioning supply	75,244	246,317	85,537	354,280	120,946	364,822
Electric power generation, transmission and distribution	59,962	212,598	70,957	316,607	106,134	318,732
a) Hydal	2,626	21,811	2,493	37,700	4,725	47,676
b) Thermal	9,086	16,379	934	7,754	812	16,791
c) Coal Based	358	73,264	378	69,182	366	106,810
d) Wind	2,478	13,284	327	11,299	285	11,943
e) Solar	846	5,376	953	5,806	1,081	4,554
f) Other	44,568	82,483	65,872	184,866	98,865	130,958
Manufacture of gas; distribution of gaseous fuels through mains	9,727	32,549	9,059	36,680	9,300	44,633
Steam and air conditioning supply	5,555	1,169	5,521	993	5,512	1,458
E. Water supply; sewerage, waste management and remediation activities	16,204	11,813	17,822	15,343	13,242	13,584
36 - Water collection, treatment and supply	2,832	1,035	3,114	1,211	3,377	1,141
37 - Sewerage	776	1,098	972	3,840	1,117	648
38 - Waste collection, treatment and disposal activities; materials recovery	11,858	9,194	13,060	9,979	8,343	8,725
39 - Remediation activities and other waste management services	738	485	676	313	405	3,070
F. Construction	577,995	347,132	628,282	322,044	2,055,743	427,324
41 - Construction of buildings	267,013	189,162	295,807	167,891	1,925,149	214,957
42 - Civil engineering	271,940	108,532	294,059	109,300	87,552	159,994
43 - Specialized construction activities	39,042	49,438	38,416	44,852	43,042	52,373

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,707,729	814,749	1,915,975	852,578	1,809,992	953,157
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	130,118	48,376	198,100	50,041	366,054	50,060
46 - Wholesale trade, except of motor vehicles and motorcycles	363,136	274,969	350,576	293,854	414,251	339,612
47 - Retail trade, except of motor vehicles and motorcycles	1,214,475	491,404	1,367,299	508,683	1,029,687	563,485
H. Transportation and storage	237,007	384,153	296,242	409,533	76,623	427,767
49 - Land transport and transport via pipelines	146,648	68,950	203,042	42,919	41,932	45,378
50 - Water transport	1,899	82,131	1,786	81,058	1,819	67,515
51 - Air transport	6,254	126,880	6,867	154,482	3,632	161,369
52 - Warehousing and support activities for transportation	40,122	99,417	40,543	104,019	24,940	130,944
53 - Courier activities other than national post activities	42,084	6,775	44,004	27,055	4,300	22,562
I. Accommodation and food service activities	87,223	28,983	79,025	28,000	49,411	29,824
55 - Accommodation	39,123	10,509	25,420	9,907	24,289	10,447
56 - Food and beverage service activities	48,100	18,474	53,605	18,092	25,122	19,377
J. Information and communication	139,491	185,112	115,891	198,417	333,343	211,348
58 - Publishing activities	13,702	21,435	14,707	19,899	11,756	21,390
59 - Motion picture, video and television programme production, sound recording and music publishing activities	4,041	1,224	4,138	1,102	5,271	1,263
60 - Programming and broadcasting activities	1,194	1,455	1,226	1,558	1,279	3,048
61 - Telecommunications	69,528	73,268	25,782	85,207	283,270	89,657
62 - Computer programming, consultancy and related activities	44,211	64,637	62,939	65,273	23,217	66,510
63 - Information service activities	6,815	23,094	7,099	25,378	8,550	29,482
K. Real estate activities	180,520	231,999	198,171	223,397	130,720	209,150
L. Professional, scientific and technical activities	170,724	124,199	312,673	123,592	66,710	134,405
69 - Legal and accounting activities	15,626	15,288	16,168	19,588	18,471	16,011
70 - Activities of head offices; management consultancy activities	6,000	8,545	5,943	9,869	5,890	12,076
71 - Architectural and engineering activities; technical testing and analysis	17,759	22,908	19,494	25,026	11,296	29,355
72 - Scientific research and development	2,995	4,732	2,821	9,269	2,730	10,652
73 - Advertising and market research	9,281	12,571	10,142	12,162	9,725	13,858
74 - Other professional, scientific and technical activities	118,197	58,991	257,108	46,427	17,573	51,260
75 - Veterinary activities	866	1,164	997	1,251	1,025	1,195
M. Administrative and support service activities	160,666	99,829	161,589	103,066	162,660	112,274
77 - Rental and leasing activities	7,099	3,499	7,351	3,186	8,758	3,310
78 - Employment activities	1,129	1,698	1,156	1,440	1,245	1,175
79 - Travel agency, tour operator, reservation service and related activities	31,921	20,449	33,242	21,231	35,555	25,229
80 - Security and investigation activities	7,861	4,574	2,547	4,131	4,684	3,822
81 - Services to buildings and landscape activities	4,261	3,190	4,254	2,448	4,897	3,699
82 - Office administrative, office support and other business support activities	108,395	66,420	113,039	70,630	107,521	75,040
N. Education	564,170	105,942	482,612	123,030	381,008	111,355
O. Human health and social work activities	143,041	69,891	158,946	75,003	152,895	81,213
86 - Human health activities	30,685	51,427	31,046	57,140	144,780	62,761
87 - Residential care activities	896	724	915	700	978	972
88 - Social work activities with and without accommodation	111,460	17,740	126,985	17,162	7,137	17,480
P. Arts, entertainment and recreation	2,893	3,518	3,006	2,286	3,086	2,500
Q. Other service activities	1,318,785	422,346	1,642,843	451,726	1,260,496	468,184
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	705,738	592,179	790,131	590,526	559,076	615,920
A. Private Trusts and Non-profit Organizations	510,166	415,953	574,296	403,289	490,380	416,220
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	195,572	176,226	215,835	187,237	68,696	199,700
VI. PERSONAL	65,493,934	10,512,179	70,029,189	10,790,437	73,461,762	11,695,312
A. Salaried persons	23,244,775	3,058,032	23,853,432	3,139,465	24,141,164	3,388,737
B. Self employed	19,548,399	4,305,769	20,025,184	4,533,336	19,886,861	4,937,559
C. Other Personal	22,700,760	3,148,378	26,150,573	3,117,636	29,433,737	3,369,016
VII. OTHER	205,533	55,260	180,258	48,049	227,141	64,279
Total	77,972,101	22,041,665	83,571,004	22,848,894	85,585,493	24,683,416

2.3 Deposits Distributed by Rate of Conventional All

Rate of Interest	Dec-22	Mar-23	Jun-23						Fixed	
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	H	I
A	B	C	D	E	F	G	H	I		
00.00	6,093,605	6,579,541	6,709,384	230,420	14,004	87,740	2,915	210		
01.00*	184,420	245,769	-	-	-	216,570	5,137	8,874		
02.00*	233,589	308,066	-	994	-	210,123	12,859	2,039		
03.00*	49,322	12,842	-	-	-	3,587	4,043	2,036		
04.00*	16,129	31,190	0	-	-	16,102	36,549	4,980		
05.00*	24,715	52,136	3	-	-	14,429	21,741	2,911		
05.25	3,662	7,615	-	-	-	-	17,732	3,136		
05.50	3,943	3,352	-	-	-	-	1,241	28,554		
05.75	13,107	4,484	-	-	-	-	1,568	878		
06.00	5,729	6,947	-	-	-	23	7,287	20,125		
06.25	2,321	894	-	-	-	-	249	150		
06.50	2,668	2,882	-	-	-	73	592	1,130		
06.75	1,386	1,961	-	-	-	-	27	97		
07.00	25,863	9,685	-	-	-	1,785	2,508	1,628		
07.25	5,379	2,578	-	-	-	0	1,862	761		
07.50	8,653	19,582	-	-	-	-	1,509	13,895		
07.75	2,624	3,352	-	-	-	-	22	266		
08.00	14,253	11,981	-	-	-	-	453	6,722		
08.25	4,859	5,418	-	-	-	-	2,913	429		
08.50	7,101	5,974	-	-	-	-	4,886	2,048		
08.75	4,801	3,752	-	-	-	-	2,861	1,384		
09.00	30,961	12,764	-	-	-	-	224	4,219		
09.25	26,138	4,498	-	-	-	-	7,310	7,363		
09.50	9,558	11,018	-	-	-	-	37,893	4,183		
09.75	26,012	17,838	-	-	-	-	1,833	504		
10.00	32,302	19,963	-	-	-	-	17,364	733		
10.25	42,119	20,232	-	-	-	-	1,804	6,954		
10.50	44,857	20,384	-	-	-	-	750	47		
10.75	20,452	32,147	-	-	-	-	700	3,336		
11.00	31,151	50,827	-	-	-	-	4,207	1,208		
11.25	29,184	12,036	-	-	-	-	3	865		
11.50	29,132	13,310	-	-	-	-	2,551	33		
11.75	33,728	92,621	-	-	-	-	11,050	17,240		
12.00	136,959	58,010	-	-	-	-	32	13,544		
12.25	16,879	34,029	-	-	-	-	661	484		
12.50	42,108	24,685	-	-	-	-	35	434		
12.75	27,366	79,045	-	-	-	-	42	9,160		
13.00	41,304	137,889	-	-	-	-	17	1,454		
13.25	14,454	10,577	-	-	-	-	2	141		
13.50	69,056	48,547	-	-	-	-	90	201		
13.75	32,628	17,770	-	-	-	-	34	363		
14.00	107,901	40,385	-	-	-	-	213	17,058		
14.25	44,726	24,913	-	-	-	-	5	343		
14.50	5,960,059	314,859	-	49	-	93	1,105	470		
14.75	798,449	146,915	-	-	-	-	42	564		
15.00	626,873	81,287	-	-	-	-	2,561	1,346		
15.25	232,826	88,798	-	-	-	-	8,551	1,401		
15.50	528,564	4,589,061	-	1	-	503	14,666	5,090		
15.75	218,049	1,052,250	-	-	-	-	1,941	25,686		
16.00	263,913	318,415	-	-	-	36,068	837	3,830		
16.25	278,168	763,320	-	-	-	-	2,304	1,659		
16.50	128,538	335,126	-	-	-	-	246	1,327		
16.75	149,077	406,412	-	-	-	-	206	7,652		
17.00	137,774	182,897	-	-	-	20	559	1,248		
17.25	44,150	74,157	-	-	-	-	3	553		
17.50	4,513	41,093	-	-	-	-	9,541	25		
17.75	-	50,851	-	-	-	-	80	15,100		
18.00	4,674	182,608	-	-	-	-	2,598	616		
18.25	-	41,769	-	-	-	-	9,702	1,146		
18.50	8	145,253	-	9	-	12	17,766	772		
18.75	-	65,618	-	-	-	-	38,782	12,162		
19.00	1,249	91,075	-	-	-	84,653	38,372	10,358		
19.25	-	128,730	-	-	-	-	17,887	5,913		
19.50	1	64,610	-	109,832	665,870	5,075,896	142,619	8,544		
19.75	-	50,472	-	35,762	-	787,505	84,564	44,530		
20.00	10	76,394	-	39,020	-	473,695	58,580	13,665		
20.25	-	28,770	-	11,269	-	25,182	63,494	3,617		
20.50	-	85,562	-	6,372	-	325,135	77,959	13,517		
20.75	-	23,147	-	158	-	93,015	47,874	5,594		
21.00	5	60,980	-	-	-	42,658	43,341	370		
21.25	-	6,727	-	-	-	33,028	24,800	29,503		
21.50	11	10	-	-	-	12,956	8,729	195		
21.75	-	4,379	-	-	-	2,665	28,250	361		
22.00 & above	29	28	-	-	-	81,248	26,667	2,005		
Total	16,974,046	17,605,070	6,709,387	433,886	679,874	7,624,764	990,400	410,942		
Weighted Average	13.62	14.56	0.00	9.19	19.10	18.29	16.95	13.96		

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to conventional banking portfolio

Interest and Type of Accounts

Banking

Banks

(Million Rupees)

Jun-23								
Deposits							Total Deposits (D+E+F+G+P)	Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)		
J	K	L	M	N	O	P	Q	R
677	-	-	-	16	-	3,818	7,045,365	00.00
9,921	8	2	-	3,163	-	27,105	243,675	01.00*
3,436	-	-	-	173	-	18,506	229,624	02.00*
2,588	-	-	-	-	-	8,667	12,254	03.00*
3,058	106	138	1	27	-	44,859	60,962	04.00*
19,783	55	251	-	48	5	44,794	59,226	05.00*
6,719	1	20	1	99	-	27,708	27,708	05.25
1,204	1	57	-	53	3	31,111	31,111	05.50
1,219	21	280	0	120	-	4,086	4,086	05.75
5,124	90	84	1	2,194	1	34,905	34,929	06.00
388	3	74	2	361	-	1,228	1,228	06.25
706	54	288	1	236	1	3,008	3,081	06.50
13	103	126	4	1,085	-	1,455	1,455	06.75
2,441	207	244	65	405	5	7,503	9,288	07.00
335	66	527	8	775	-	4,335	4,335	07.25
4,126	253	925	1	920	63	21,691	21,691	07.50
131	39	576	51	1,323	0	2,407	2,407	07.75
5,659	114	572	1	3,264	8	16,792	16,792	08.00
1,338	134	587	1	5,511	-	10,913	10,913	08.25
4,641	60	577	3	890	24	13,128	13,128	08.50
198	13	289	4	534	4	5,287	5,287	08.75
490	57	3,650	6	595	3	9,243	9,243	09.00
3,455	29	47	0	856	-	19,061	19,061	09.25
503	152	133	1	390	26	43,282	43,282	09.50
3,741	132	2,142	1	1,166	1	9,520	9,520	09.75
10,514	161	447	34	1,263	40	30,556	30,556	10.00
286	213	917	5	2,284	13	12,477	12,477	10.25
2,732	304	137	107	2,147	54	6,278	6,278	10.50
1,015	46	1,059	2	12,638	2	18,798	18,798	10.75
858	232	281	31	2,321	10	9,148	9,148	11.00
5,544	927	909	1	3,791	3	12,043	12,043	11.25
691	5	393	8	7,958	2	11,641	11,641	11.50
4,966	276	175	0	1,580	4	35,291	35,291	11.75
1,335	1,032	790	29	18,955	-	35,718	35,718	12.00
232	36	563	14	4,650	73	6,713	6,713	12.25
4,514	740	1,764	18	7,785	-	15,290	15,290	12.50
1,390	126	202	2	984	3	11,908	11,908	12.75
2,042	412	910	41,503	104,013	-	150,352	150,352	13.00
1,786	203	1,412	3	569	-	4,116	4,116	13.25
6,459	185	1,481	15	3,646	-	12,077	12,077	13.50
3,490	47	289	10	503	0	4,737	4,737	13.75
10,833	1,905	577	369	2,136	-	33,091	33,091	14.00
12,263	984	843	6	1,258	-	15,702	15,702	14.25
35,588	45,025	13,739	83	4,586	-	100,597	100,739	14.50
18,835	82	174	4	657	55	20,413	20,413	14.75
32,786	22	3,981	6	946	-	41,648	41,648	15.00
20,266	37	102	-	53	-	30,410	30,410	15.25
27,183	29	4,344	4	1,159	-	52,474	52,978	15.50
82,804	0	18	-	1,269	-	111,718	111,718	15.75
117,988	670	230	-	733	-	124,288	160,356	16.00
79,743	1	1,628	-	783	-	86,119	86,119	16.25
44,420	41	4,243	-	127	-	50,403	50,403	16.50
25,525	-	1	-	455	-	33,839	33,839	16.75
52,288	51	64	-	125	-	54,335	54,355	17.00
32,799	9	30	-	253	-	33,646	33,646	17.25
7,708	37	477	-	47	-	17,835	17,835	17.50
6,609	20	79	-	65	-	21,952	21,952	17.75
34,525	49	488	0	251	-	38,527	38,527	18.00
21,101	-	-	-	-	-	31,948	31,948	18.25
7,724	214	93	-	174	-	26,743	26,764	18.50
9,021	-	-	-	-	-	59,965	59,965	18.75
63,535	-	62	142	2,411	-	114,880	199,533	19.00
17,025	-	-	-	1,120	-	41,945	41,945	19.25
19,414	63	102	201	8,470	-	179,412	6,031,011	19.50
11,485	6	-	-	60	-	140,646	963,913	19.75
81,430	30	50	-	33	-	153,789	666,504	20.00
34,558	-	-	-	745	-	102,414	138,865	20.25
49,788	-	4	-	-	-	141,268	472,775	20.50
157,894	23	3	-	9	-	211,397	304,571	20.75
74,603	3	13,008	-	131	-	131,455	174,113	21.00
40,338	-	-	-	1,688	-	96,329	129,357	21.25
37,541	-	-	-	30	-	46,495	59,451	21.50
77,762	1	153	-	510	-	107,037	109,702	21.75
168,337	-	-	-	31	-	197,041	278,288	22.00 & above
1,643,466	55,943	67,811	42,748	229,609	401	3,441,319	18,889,230	Total
17.85	14.08	14.59	12.94	12.45	10.40	16.58	17.44	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

2.3.1 Deposits Distributed by Rate of Conventional Public Sector

Rate of Interest	Dec-22	Mar-23	Jun-23					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	867,323	930,716	927,875	26,616	4,219	487	2,437	46
01.00*	16,504	19,515	-	-	-	14,314	37	49
02.00*	109,763	190,582	-	-	-	141,970	534	385
03.00*	5,796	3,732	-	-	-	3,184	866	1,002
04.00*	6,406	2,824	-	-	-	-	2	-
05.00*	291	233	-	-	-	48	95	-
05.25	5	2	-	-	-	-	17,567	-
05.50	107	80	-	-	-	-	41	26,796
05.75	4,801	3,705	-	-	-	-	1,449	859
06.00	694	207	-	-	-	-	51	18,379
06.25	79	63	-	-	-	-	-	5
06.50	665	508	-	-	-	73	-	4
06.75	122	118	-	-	-	-	10	7
07.00	4,915	434	-	-	-	-	14	24
07.25	1,186	248	-	-	-	-	87	390
07.50	1,573	1,710	-	-	-	-	695	266
07.75	798	800	-	-	-	-	-	3
08.00	7,036	910	-	-	-	-	5	108
08.25	3,552	3,419	-	-	-	-	477	298
08.50	1,468	1,595	-	-	-	-	116	95
08.75	234	101	-	-	-	-	-	-
09.00	1,343	1,163	-	-	-	-	12	318
09.25	22,619	3,465	-	-	-	-	15	57
09.50	841	253	-	-	-	-	-	885
09.75	9,787	3,151	-	-	-	-	429	0
10.00	7,567	7,735	-	-	-	-	47	49
10.25	14,374	8,973	-	-	-	-	-	-
10.50	9,261	1,574	-	-	-	-	743	47
10.75	10,570	2,515	-	-	-	-	700	-
11.00	14,583	678	-	-	-	-	-	12
11.25	11,735	4,606	-	-	-	-	-	3
11.50	15,045	3,298	-	-	-	-	-	-
11.75	23,529	83,145	-	-	-	-	10,661	-
12.00	107,556	28,530	-	-	-	-	18	1
12.25	2,517	2,141	-	-	-	-	661	476
12.50	10,575	4,226	-	-	-	-	1	56
12.75	4,436	51,313	-	-	-	-	20	1
13.00	28,299	127,619	-	-	-	-	17	22
13.25	5,228	2,934	-	-	-	-	2	15
13.50	8,579	3,615	-	-	-	-	88	1
13.75	5,503	3,047	-	-	-	-	34	129
14.00	36,090	3,894	-	-	-	-	1	17,016
14.25	3,686	1,691	-	-	-	-	5	4
14.50	1,875,270	211,488	-	49	-	93	338	130
14.75	58,256	108,796	-	-	-	-	42	165
15.00	72,464	31,747	-	-	-	-	26	17
15.25	44,964	7,790	-	-	-	-	-	12
15.50	235,452	1,537,620	-	1	-	3	388	545
15.75	43,334	128,548	-	-	-	-	-	120
16.00	66,839	54,854	-	-	-	36,068	39	1,530
16.25	60,791	37,302	-	-	-	-	837	725
16.50	31,020	35,187	-	-	-	-	-	485
16.75	45,295	37,845	-	-	-	-	-	7,201
17.00	40,564	28,907	-	-	-	20	559	17
17.25	35,356	39,798	-	-	-	-	-	2
17.50	-	4,067	-	-	-	-	11	13
17.75	-	3,268	-	-	-	-	-	-
18.00	-	12,254	-	-	-	-	300	78
18.25	-	23,489	-	-	-	-	121	69
18.50	-	67,098	-	9	-	11	1,428	195
18.75	-	5,784	-	-	-	-	1,871	384
19.00	1,239	7,237	-	-	-	84,653	2,485	93
19.25	-	13,174	-	-	-	-	8,039	1,469
19.50	-	9,032	-	17,899	665,870	955,234	21,723	341
19.75	-	4,117	-	-	-	13,663	38,729	40,007
20.00	-	37,623	-	-	-	289,794	7,645	504
20.25	-	1,455	-	-	-	9,660	9,891	2,075
20.50	-	12	-	-	-	66,092	13,289	4,215
20.75	-	600	-	-	-	6,384	1,527	3,568
21.00	2	-	-	-	-	21,748	18,300	-
21.25	-	-	-	-	-	15,721	79	26,372
21.50	-	-	-	-	-	-	-	15
21.75	-	-	-	-	-	-	-	-
22.00 & above	19	23	-	-	-	5,360	-	-
Total	3,997,908	3,960,183	927,875	44,574	670,089	1,664,579	165,603	158,152
Weighted Average	13.56	13.96	-	7.85	19.38	17.82	16.94	14.70

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to conventional banking portfolio

Interest and Type of Accounts

Banking

Banks

(Million Rupees)

Jun-23								
Deposits								Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	
J	K	L	M	N	O	P	Q	
-	-	-	-	-	-	2,483	961,680	00.00
102	8	1	-	3,160	-	3,357	17,672	01.00*
316	-	-	-	173	-	1,407	143,377	02.00*
63	-	-	-	-	-	1,931	5,115	03.00*
422	101	4	-	2	-	531	531	04.00*
57	-	-	-	-	-	152	200	05.00*
-	1	-	-	0	-	17,568	17,568	05.25
-	-	5	-	4	-	26,845	26,845	05.50
1,099	20	134	0	33	-	3,594	3,594	05.75
4,314	-	2	-	2,033	-	24,779	24,779	06.00
1	-	-	-	48	-	53	53	06.25
393	7	9	-	72	-	485	557	06.50
12	74	3	-	971	-	1,076	1,076	06.75
953	14	9	-	54	-	1,068	1,068	07.00
315	-	-	2	184	-	977	977	07.25
1,480	-	10	-	138	-	2,590	2,590	07.50
89	-	269	-	3	-	365	365	07.75
4,732	4	215	-	65	-	5,129	5,129	08.00
1,338	49	55	-	3,819	-	6,036	6,036	08.25
4,008	1	5	0	181	-	4,405	4,405	08.50
107	-	-	-	36	-	143	143	08.75
384	-	1	2	131	-	848	848	09.00
3,443	1	2	-	13	-	3,531	3,531	09.25
477	-	12	-	94	-	1,468	1,468	09.50
3,029	8	23	-	725	-	4,214	4,214	09.75
1,341	10	4	-	486	-	1,937	1,937	10.00
142	22	310	-	56	-	530	530	10.25
1,145	10	-	-	570	-	2,516	2,516	10.50
877	12	3	1	1,016	-	2,609	2,609	10.75
323	4	106	-	361	-	806	806	11.00
5,537	127	15	-	314	-	5,997	5,997	11.25
17	0	10	-	159	-	186	186	11.50
140	6	67	-	404	-	11,278	11,278	11.75
709	0	40	2	959	-	1,729	1,729	12.00
28	2	20	12	258	-	1,458	1,458	12.25
1,549	18	72	-	3,485	-	5,180	5,180	12.50
12	4	74	0	290	-	401	401	12.75
700	102	104	41,503	102,993	-	145,441	145,441	13.00
601	27	134	2	183	-	964	964	13.25
632	1	91	-	31	-	845	845	13.50
426	2	24	10	282	-	906	906	13.75
2,529	13	293	-	766	-	20,617	20,617	14.00
1,704	306	19	-	91	-	2,129	2,129	14.25
973	44,803	13,194	-	462	-	59,900	60,041	14.50
2,794	-	14	-	3	-	3,018	3,018	14.75
9,992	-	15	2	22	-	10,074	10,074	15.00
3,130	0	0	-	43	-	3,185	3,185	15.25
6,201	1	0	-	837	-	7,973	7,976	15.50
27,899	0	17	-	1,221	-	29,257	29,257	15.75
31,920	4	27	-	0	-	33,521	69,589	16.00
23,774	-	-	-	765	-	26,101	26,101	16.25
23,901	1	4,000	-	18	-	28,404	28,404	16.50
13,853	-	-	-	1	-	21,055	21,055	16.75
15,581	-	-	-	-	-	16,157	16,177	17.00
26,587	-	-	-	151	-	26,740	26,740	17.25
3,472	-	7	-	47	-	3,549	3,549	17.50
2,370	-	-	-	65	-	2,435	2,435	17.75
3,897	0	-	-	74	-	4,349	4,349	18.00
20,584	-	-	-	-	-	20,774	20,774	18.25
1,484	203	3	-	168	-	3,481	3,501	18.50
83	-	-	-	-	-	2,339	2,339	18.75
1,465	-	59	142	138	-	4,381	89,034	19.00
6,086	-	-	-	1,119	-	16,713	16,713	19.25
7,206	56	99	201	8,073	-	37,699	1,676,702	19.50
1,558	6	-	-	13	-	80,313	93,976	19.75
2,485	-	-	-	10	-	10,644	300,439	20.00
4,030	-	-	-	684	-	16,680	26,339	20.25
2,364	-	-	-	-	-	19,867	85,959	20.50
123,764	0	0	-	2	-	128,861	135,244	20.75
10,323	-	13,000	-	128	-	41,750	63,498	21.00
12,574	-	-	-	1,688	-	40,714	56,435	21.25
4,414	-	-	-	-	-	4,429	4,429	21.50
38,480	-	-	-	510	-	38,990	38,990	21.75
106,628	-	-	-	26	-	106,654	112,014	22.00 & above
585,415	46,029	32,579	41,877	140,916	-	1,170,571	4,477,688	Total
18.52	14.45	17.08	12.96	12.92	-	16.70	17.21	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

2.3.2 Deposits Distributed by Rate of Conventional Domestic Private

Rate of Interest	Dec-22	Mar-23	Jun-23					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	5,125,227	5,519,648	5,649,157	203,804	9,785	80,183	416	165
01.00*	162,269	219,183	-	-	-	196,185	5,100	8,825
02.00*	123,826	117,484	-	994	-	68,154	4,515	1,654
03.00*	43,526	9,110	-	-	-	403	3,177	1,034
04.00*	9,723	27,560	0	-	-	16,102	33,734	4,953
05.00*	24,424	48,904	3	-	-	14,381	14,103	2,911
05.25	3,657	7,612	-	-	-	-	65	3,136
05.50	3,836	3,272	-	-	-	-	850	1,758
05.75	8,307	679	-	-	-	-	119	19
06.00	5,035	6,740	-	-	-	23	7,236	1,746
06.25	2,241	831	-	-	-	-	249	146
06.50	2,003	2,308	-	-	-	-	592	1,127
06.75	1,264	1,843	-	-	-	-	17	90
07.00	20,948	9,239	-	-	-	1,785	2,494	1,605
07.25	4,194	2,330	-	-	-	0	1,776	370
07.50	7,080	17,872	-	-	-	-	813	13,629
07.75	1,825	1,847	-	-	-	-	22	263
08.00	7,217	10,881	-	-	-	-	448	6,614
08.25	1,307	1,989	-	-	-	-	2,436	131
08.50	5,634	4,369	-	-	-	-	4,770	1,953
08.75	4,568	3,554	-	-	-	-	2,861	1,384
09.00	29,619	11,601	-	-	-	-	212	3,901
09.25	3,518	1,034	-	-	-	-	7,295	7,307
09.50	8,717	10,765	-	-	-	-	37,893	3,298
09.75	16,224	14,687	-	-	-	-	1,404	503
10.00	24,735	12,158	-	-	-	-	17,317	684
10.25	27,745	11,259	-	-	-	-	1,804	6,954
10.50	35,596	18,811	-	-	-	-	7	-
10.75	9,881	29,633	-	-	-	-	-	3,336
11.00	16,569	50,149	-	-	-	-	4,207	1,196
11.25	17,449	7,430	-	-	-	-	3	862
11.50	14,086	10,013	-	-	-	-	2,551	33
11.75	10,199	9,476	-	-	-	-	390	17,240
12.00	29,402	29,481	-	-	-	-	14	13,543
12.25	14,362	31,889	-	-	-	-	-	8
12.50	31,533	19,559	-	-	-	-	34	377
12.75	22,931	27,732	-	-	-	-	22	9,159
13.00	12,979	10,245	-	-	-	-	-	1,432
13.25	7,904	7,638	-	-	-	-	-	126
13.50	53,429	44,888	-	-	-	-	1	200
13.75	18,619	14,694	-	-	-	-	-	234
14.00	68,774	36,491	-	-	-	-	211	42
14.25	37,030	23,222	-	-	-	-	-	339
14.50	3,884,519	97,601	-	-	-	-	767	170
14.75	719,639	38,119	-	-	-	-	-	400
15.00	548,349	48,915	-	-	-	-	1,910	1,329
15.25	186,362	81,008	-	-	-	-	8,551	1,390
15.50	224,688	2,853,608	-	-	-	500	14,278	4,545
15.75	171,346	905,571	-	-	-	-	1,941	25,567
16.00	197,074	263,210	-	-	-	-	798	2,300
16.25	217,378	726,018	-	-	-	-	1,467	934
16.50	97,518	215,727	-	-	-	-	246	842
16.75	103,781	363,567	-	-	-	-	206	451
17.00	97,210	153,989	-	-	-	-	-	1,231
17.25	8,795	34,358	-	-	-	-	3	551
17.50	4,513	37,026	-	-	-	-	9,530	13
17.75	-	45,382	-	-	-	-	80	15,100
18.00	4,674	170,354	-	-	-	-	2,299	538
18.25	-	18,280	-	-	-	-	9,580	1,077
18.50	8	75,343	-	-	-	2	5,298	578
18.75	-	50,719	-	-	-	-	4,337	11,778
19.00	10	83,839	-	-	-	-	35,887	10,265
19.25	-	115,556	-	-	-	-	9,848	4,444
19.50	1	55,578	-	91,933	-	3,890,040	120,896	8,203
19.75	-	46,355	-	35,762	-	773,842	44,431	4,524
20.00	10	38,770	-	39,020	-	183,900	50,935	13,162
20.25	-	27,315	-	11,269	-	15,522	53,603	1,542
20.50	-	85,550	-	6,372	-	188,946	64,670	9,303
20.75	-	22,547	-	158	-	86,610	46,347	2,027
21.00	3	60,980	-	-	-	20,910	25,041	370
21.25	-	6,727	-	-	-	17,307	24,721	3,130
21.50	11	10	-	-	-	12,956	8,729	180
21.75	-	4,379	-	-	-	2,665	28,250	361
22.00 & above	10	6	-	-	-	75,888	26,667	2,005
Total	12,545,211	13,176,517	5,649,160	389,313	9,785	5,646,303	760,474	252,593
Weighted Average	13.62	14.73	0.00	9.34	-	18.40	17.19	13.50

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to conventional banking portfolio

Interest and Type of Accounts

Banking

Banks

(Million Rupees)

Jun-23								
Deposits							Total Deposits (D+E+F+G+P)	Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)		
J	K	L	M	N	O	P	Q	R
677	-	-	-	16	-	1,273	5,944,201	00.00
9,819	-	1	-	3	-	23,748	219,934	01.00*
3,120	-	-	-	-	-	9,288	78,436	02.00*
2,525	-	-	-	-	-	6,736	7,139	03.00*
2,636	5	134	1	25	-	41,487	57,590	04.00*
19,726	55	251	-	48	5	37,099	51,483	05.00*
6,719	-	20	1	99	-	10,040	10,040	05.25
1,204	1	52	-	49	3	3,916	3,916	05.50
119	1	147	-	87	-	492	492	05.75
810	90	83	1	161	1	10,127	10,150	06.00
387	3	74	2	313	-	1,174	1,174	06.25
314	47	278	1	164	1	2,524	2,524	06.50
1	30	123	4	114	-	378	378	06.75
1,488	193	235	65	351	5	6,435	8,220	07.00
20	66	527	7	592	-	3,358	3,358	07.25
2,646	253	915	1	782	63	19,101	19,101	07.50
42	39	307	51	1,319	0	2,042	2,042	07.75
927	109	357	1	3,199	8	11,663	11,663	08.00
-	86	532	1	1,692	-	4,878	4,878	08.25
634	59	572	3	709	24	8,723	8,723	08.50
91	13	289	4	498	4	5,144	5,144	08.75
106	57	3,648	5	464	3	8,395	8,395	09.00
12	28	45	0	843	-	15,530	15,530	09.25
27	152	122	1	295	26	41,814	41,814	09.50
712	124	2,119	1	442	1	5,306	5,306	09.75
9,173	151	443	34	777	40	28,620	28,620	10.00
145	191	607	5	2,228	13	11,947	11,947	10.25
1,586	294	137	107	1,577	54	3,762	3,762	10.50
138	34	1,056	1	11,622	2	16,190	16,190	10.75
535	228	175	31	1,961	10	8,343	8,343	11.00
8	800	894	1	3,477	3	6,047	6,047	11.25
675	4	383	8	7,798	2	11,454	11,454	11.50
4,826	270	108	0	1,175	4	24,013	24,013	11.75
626	1,032	750	27	17,996	-	33,989	33,989	12.00
204	34	542	2	4,392	73	5,255	5,255	12.25
2,965	721	1,692	18	4,300	-	10,109	10,109	12.50
1,378	122	128	1	694	3	11,506	11,506	12.75
1,342	310	806	0	1,021	-	4,911	4,911	13.00
1,179	176	1,278	2	387	-	3,147	3,147	13.25
5,817	184	1,390	15	3,615	-	11,222	11,222	13.50
3,065	46	265	0	221	0	3,831	3,831	13.75
8,305	1,893	284	369	1,370	-	12,474	12,474	14.00
10,559	677	824	6	1,167	-	13,573	13,573	14.25
34,615	221	546	83	4,124	-	40,527	40,527	14.50
16,041	82	160	4	653	55	17,394	17,394	14.75
22,793	22	3,966	4	924	-	30,949	30,949	15.00
17,136	37	102	-	10	-	27,225	27,225	15.25
20,982	28	4,343	4	321	-	44,502	45,002	15.50
54,905	-	1	-	48	-	82,461	82,461	15.75
86,068	666	203	-	733	-	90,767	90,767	16.00
55,969	1	1,628	-	18	-	60,017	60,017	16.25
20,519	40	243	-	108	-	21,999	21,999	16.50
11,672	-	1	-	454	-	12,784	12,784	16.75
36,707	51	64	-	125	-	38,178	38,178	17.00
6,211	9	30	-	102	-	6,906	6,906	17.25
4,236	37	470	-	-	-	14,286	14,286	17.50
4,238	20	79	-	-	-	19,517	19,517	17.75
30,628	49	488	0	177	-	34,178	34,178	18.00
516	-	-	-	-	-	11,174	11,174	18.25
6,340	11	90	-	6	-	12,222	12,224	18.50
8,938	-	-	-	-	-	25,052	25,052	18.75
62,070	-	3	-	2,273	-	110,499	110,499	19.00
10,939	-	-	-	1	-	25,232	25,232	19.25
12,208	7	2	0	397	-	141,713	4,123,686	19.50
9,927	-	-	-	47	-	58,929	868,533	19.75
78,945	30	50	-	23	-	143,145	366,064	20.00
30,528	-	-	-	61	-	85,734	112,526	20.25
47,424	-	4	-	-	-	121,401	316,719	20.50
34,131	23	3	-	7	-	82,536	169,305	20.75
64,280	3	8	-	3	-	89,705	110,614	21.00
27,764	-	-	-	-	-	55,615	72,922	21.25
33,127	-	-	-	30	-	42,066	55,023	21.50
39,282	1	153	-	-	-	68,047	70,712	21.75
61,709	-	-	-	6	-	90,387	166,275	22.00 & above
1,058,036	9,914	35,232	871	88,693	401	2,206,213	13,900,773	Total
17.48	12.38	12.29	12.06	11.72	10.40	16.59	17.49	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

2.3.3 Deposits Distributed by Rate of Conventional Foreign

Rate of Interest	Dec-22	Mar-23	Jun-23					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	101,054	129,177	132,352	-	-	7,070	62	-
01.00*	5,646	7,072	-	-	-	6,070	-	-
02.00*	-	-	-	-	-	-	7,811	-
03.00*	-	-	-	-	-	-	-	-
04.00*	-	807	-	-	-	-	2,814	27
05.00*	-	3,000	-	-	-	-	7,543	-
05.25	-	-	-	-	-	-	100	-
05.50	-	-	-	-	-	-	350	-
05.75	-	100	-	-	-	-	-	-
06.00	-	-	-	-	-	-	-	-
06.25	-	-	-	-	-	-	-	-
06.50	-	66	-	-	-	-	-	-
06.75	-	-	-	-	-	-	-	-
07.00	-	12	-	-	-	-	-	-
07.25	-	-	-	-	-	-	-	-
07.50	-	-	-	-	-	-	-	-
07.75	-	705	-	-	-	-	-	-
08.00	-	191	-	-	-	-	-	-
08.25	-	11	-	-	-	-	-	-
08.50	-	11	-	-	-	-	-	-
08.75	-	98	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-
09.50	-	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-
10.00	-	70	-	-	-	-	-	-
10.25	-	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-	-
11.25	-	-	-	-	-	-	-	-
11.50	-	-	-	-	-	-	-	-
11.75	-	-	-	-	-	-	-	-
12.00	-	-	-	-	-	-	-	-
12.25	-	-	-	-	-	-	-	-
12.50	-	900	-	-	-	-	-	-
12.75	-	-	-	-	-	-	-	-
13.00	26	26	-	-	-	-	-	-
13.25	1,323	5	-	-	-	-	-	-
13.50	7,048	43	-	-	-	-	-	-
13.75	8,506	29	-	-	-	-	-	-
14.00	3,037	-	-	-	-	-	-	-
14.25	4,010	-	-	-	-	-	-	-
14.50	200,270	5,770	-	-	-	-	-	170
14.75	20,554	-	-	-	-	-	-	-
15.00	6,061	625	-	-	-	-	625	-
15.25	1,500	-	-	-	-	-	-	-
15.50	68,424	197,833	-	-	-	-	-	-
15.75	3,368	18,131	-	-	-	-	-	-
16.00	-	351	-	-	-	-	-	-
16.25	-	-	-	-	-	-	-	-
16.50	-	84,212	-	-	-	-	-	-
16.75	-	5,000	-	-	-	-	-	-
17.00	-	-	-	-	-	-	-	-
17.25	-	-	-	-	-	-	-	-
17.50	-	-	-	-	-	-	-	-
17.75	-	2,200	-	-	-	-	-	-
18.00	-	-	-	-	-	-	-	-
18.25	-	-	-	-	-	-	-	-
18.50	-	2,812	-	-	-	-	11,039	-
18.75	-	9,115	-	-	-	-	32,574	-
19.00	-	-	-	-	-	-	-	-
19.25	-	-	-	-	-	-	-	-
19.50	-	-	-	-	-	230,622	-	-
19.75	-	-	-	-	-	-	1,404	-
20.00	-	-	-	-	-	1	-	-
20.25	-	-	-	-	-	-	-	-
20.50	-	-	-	-	-	70,098	-	-
20.75	-	-	-	-	-	21	-	-
21.00	-	-	-	-	-	-	-	-
21.25	-	-	-	-	-	-	-	-
21.50	-	-	-	-	-	-	-	-
21.75	-	-	-	-	-	-	-	-
22.00 & above	-	-	-	-	-	-	-	-
Total	430,827	468,370	132,352	-	-	313,882	64,322	197
Weighted Average	14.18	15.06	-	-	-	18.92	14.18	13.06

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to conventional banking portfolio

Interest and Type of Accounts

Banking

Banks

(Million Rupees)

Jun-23								
Deposits							Total Deposits	Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	(D+E+F+G+P)	R
J	K	L	M	N	O	P	Q	
-	-	-	-	-	-	62	139,484	00.00
-	-	-	-	-	-	-	6,070	01.00*
-	-	-	-	-	-	7,811	7,811	02.00*
-	-	-	-	-	-	-	-	03.00*
-	-	-	-	-	-	2,841	2,841	04.00*
-	-	-	-	-	-	7,543	7,543	05.00*
-	-	-	-	-	-	100	100	05.25
-	-	-	-	-	-	350	350	05.50
-	-	-	-	-	-	-	-	05.75
-	-	-	-	-	-	-	-	06.00
-	-	-	-	-	-	-	-	06.25
-	-	-	-	-	-	-	-	06.50
-	-	-	-	-	-	-	-	06.75
-	-	-	-	-	-	-	-	07.00
-	-	-	-	-	-	-	-	07.25
-	-	-	-	-	-	-	-	07.50
-	-	-	-	-	-	-	-	07.75
-	-	-	-	-	-	-	-	08.00
-	-	-	-	-	-	-	-	08.25
-	-	-	-	-	-	-	-	08.50
-	-	-	-	-	-	-	-	08.75
-	-	-	-	-	-	-	-	09.00
-	-	-	-	-	-	-	-	09.25
-	-	-	-	-	-	-	-	09.50
-	-	-	-	-	-	-	-	09.75
-	-	-	-	-	-	-	-	10.00
-	-	-	-	-	-	-	-	10.25
-	-	-	-	-	-	-	-	10.50
-	-	-	-	-	-	-	-	10.75
-	-	-	-	-	-	-	-	11.00
-	-	-	-	-	-	-	-	11.25
-	-	-	-	-	-	-	-	11.50
-	-	-	-	-	-	-	-	11.75
-	-	-	-	-	-	-	-	12.00
-	-	-	-	-	-	-	-	12.25
-	-	-	-	-	-	-	-	12.50
-	-	-	-	-	-	-	-	12.75
-	-	-	-	-	-	-	-	13.00
5	-	-	-	-	-	5	5	13.25
10	-	-	-	-	-	10	10	13.50
-	-	-	-	-	-	-	-	13.75
-	-	-	-	-	-	-	-	14.00
-	-	-	-	-	-	-	-	14.25
-	-	-	-	-	-	170	170	14.50
-	-	-	-	-	-	-	-	14.75
-	-	-	-	-	-	625	625	15.00
-	-	-	-	-	-	-	-	15.25
-	-	-	-	-	-	-	-	15.50
-	-	-	-	-	-	-	-	15.75
-	-	-	-	-	-	-	-	16.00
-	-	-	-	-	-	-	-	16.25
-	-	-	-	-	-	-	-	16.50
-	-	-	-	-	-	-	-	16.75
-	-	-	-	-	-	-	-	17.00
-	-	-	-	-	-	-	-	17.25
-	-	-	-	-	-	-	-	17.50
-	-	-	-	-	-	-	-	17.75
-	-	-	-	-	-	-	-	18.00
-	-	-	-	-	-	-	-	18.25
-	-	-	-	-	-	11,039	11,039	18.50
-	-	-	-	-	-	32,574	32,574	18.75
-	-	-	-	-	-	-	-	19.00
-	-	-	-	-	-	-	-	19.25
-	-	-	-	-	-	-	230,622	19.50
-	-	-	-	-	-	1,404	1,404	19.75
-	-	-	-	-	-	-	1	20.00
-	-	-	-	-	-	-	-	20.25
-	-	-	-	-	-	-	70,098	20.50
-	-	-	-	-	-	-	21	20.75
-	-	-	-	-	-	-	-	21.00
-	-	-	-	-	-	-	-	21.25
-	-	-	-	-	-	-	-	21.50
-	-	-	-	-	-	-	-	21.75
-	-	-	-	-	-	-	-	22.00 & above
15	-	-	-	-	-	64,535	510,768	Total
13.37	-	-	-	-	-	14.17	18.11	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

2.4 Deposits Distributed by Rate of Islamic All

Rate of Return	Dec-22	Mar-23	Jun-23					
	Total Deposits	Total Deposits	Fixed					
			Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	1,950,292	2,160,713	2,271,984	44,663	1,364	522	76	46
01.00*	82,687	171,266	5,577	-	-	179,091	621	337
02.00*	73,185	87,054	-	-	-	68,578	240	22
03.00*	8,392	18,743	-	-	-	5,720	3,408	2,322
04.00*	62,672	13,546	-	-	-	1,642	739	72
05.00*	40,767	68,543	-	-	-	43,559	1,073	1,229
05.25	3,902	16,210	-	-	-	779	-	86
05.50	12,999	9,252	-	-	-	281	1,387	116
05.75	9,605	6,290	-	-	-	1,561	-	-
06.00	72,324	9,105	-	-	-	2,216	377	194
06.25	145,131	6,237	-	-	-	519	598	-
06.50	18,744	48,801	-	-	-	2,443	6,179	506
06.75	58,937	119,342	-	-	-	119,168	533	-
07.00	500,980	21,665	-	-	-	59,062	2,034	806
07.25	68,655	20,883	-	-	-	13,249	899	19
07.50	34,997	76,072	-	-	-	9,887	309	1,577
07.75	33,464	8,656	-	-	-	5,866	411	5
08.00	14,618	40,763	-	-	-	5,281	1,988	7,168
08.25	21,219	20,880	-	-	-	3,775	228	4
08.50	72,792	506,082	-	-	-	72,335	386	10
08.75	16,343	38,847	-	-	-	11,687	321	89
09.00	12,207	20,219	-	-	-	13,971	516	403
09.25	44,646	19,279	-	-	-	16,632	265	360
09.50	25,875	19,776	-	-	-	14,070	5	148
09.75	12,614	22,648	-	-	-	31,091	225	1,820
10.00	112,630	39,700	-	-	-	381,704	274	58
10.25	8,605	4,017	-	-	-	17,615	105	2
10.50	50,370	33,550	-	-	-	162,625	11,641	51
10.75	12,701	15,464	-	-	-	34,012	6,066	3
11.00	18,524	13,758	0	-	-	37,818	648	2,661
11.25	17,427	8,806	-	-	-	49,006	140	-
11.50	96,773	43,236	-	-	-	21,906	544	11
11.75	6,096	25,893	-	-	-	4,612	1,375	29
12.00	36,099	21,193	-	-	-	10,300	67	129
12.25	9,353	42,892	-	-	-	16,532	409	265
12.50	21,532	12,981	-	-	-	33,720	45	212
12.75	30,853	19,023	-	-	-	3,949	-	7
13.00	45,727	71,393	-	-	-	4,723	1,082	33
13.25	23,311	88,490	-	-	-	10,380	245	-
13.50	26,607	22,744	-	-	-	52,926	834	37
13.75	51,678	24,384	-	-	-	1,855	5	183
14.00	60,712	59,777	-	-	-	19,278	7,208	202
14.25	46,499	17,235	-	-	-	3,324	231	480
14.50	243,013	40,680	-	23,670	-	17,944	3,609	894
14.75	61,455	59,338	-	-	-	31,331	569	274
15.00	109,622	88,740	-	-	-	64,770	1,952	1,124
15.25	59,124	32,634	-	-	-	792	2,044	203
15.50	189,757	220,520	-	-	-	8,551	2,860	811
15.75	92,506	39,115	-	-	-	3,730	3,420	445
16.00	162,857	72,426	-	-	-	30,005	12,126	1,976
16.25	18,487	15,274	-	-	-	9,079	1,020	460
16.50	16,396	36,220	-	-	-	21,841	6,223	2,312
16.75	11,003	22,760	-	-	-	3,673	420	2,114
17.00	5,750	28,380	-	-	-	10,194	6,779	4,191
17.25	21,508	31,403	-	-	-	5,356	917	1,177
17.50	3	197,241	-	-	-	17,369	7,776	8,664
17.75	-	12,057	-	-	-	4,775	2,206	1,758
18.00	-	74,680	-	-	-	34,515	14,407	10,289
18.25	-	45,020	-	-	-	8,446	4,624	4,202
18.50	-	33,917	-	-	-	30,740	17,169	12,108
18.75	-	31,156	-	-	-	20,124	6,270	3,763
19.00	2,592	16,569	-	-	-	47,614	27,061	11,586
19.25	-	6,842	-	-	-	27,798	27,576	7,107
19.50	-	12,546	-	945	55	184,788	27,216	4,579
19.75	-	1,080	-	-	-	52,553	12,900	2,472
20.00	-	3,270	-	-	-	16,331	23,319	5,943
20.25	-	-	-	-	-	34,628	15,864	13,557
20.50	-	5,850	-	-	-	154,942	62,221	3,612
20.75	-	-	-	-	-	5,618	21,528	150
21.00	-	700	-	-	-	2,457	9,873	5,000
21.25	-	-	-	-	-	7,826	16,268	18
21.50	-	-	-	-	-	-	20,890	185
21.75	-	-	-	-	-	-	53,109	-
22.00 & above	-	-	-	-	-	23,960	6,300	-
Total	5,067,618	5,243,823	2,277,561	69,278	1,418	2,431,022	472,253	132,672
Weighted Average	10.28	11.11	0.00	5.22	0.75	12.01	18.52	16.90

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to islamic banking portfolio

Return and Type of Accounts

Banking

Banks

(Million Rupees)

Jun-23								
Deposits								Rate of Return
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	
J	K	L	M	N	O	P	Q	
73	-	-	-	-	-	195	2,318,728	00.00
685	-	4	-	29	-	1,676	186,345	01.00*
796	-	-	-	-	-	1,058	69,636	02.00*
11,736	-	3,009	-	-	-	20,475	26,195	03.00*
346	-	4	-	2	-	1,163	2,805	04.00*
1,042	-	-	-	-	-	3,344	46,903	05.00*
-	-	-	-	1	-	87	866	05.25
36	-	-	-	3	-	1,541	1,823	05.50
-	-	-	-	-	-	-	1,561	05.75
36	1,668	-	1,668	-	-	3,943	6,159	06.00
25	3	0	-	2	-	628	1,147	06.25
329	2,279	2,279	-	20,833	-	32,407	34,850	06.50
1,611	1	-	-	-	-	2,145	121,312	06.75
3,097	2	93	3,611	190	-	9,832	68,894	07.00
44	-	-	-	4	-	966	14,215	07.25
103	3	-	-	-	-	1,993	11,880	07.50
416	2	3	-	0	-	838	6,705	07.75
260	-	-	-	10	-	9,427	14,708	08.00
116	12	81	-	3	-	445	4,220	08.25
113	-	-	-	48	-	557	72,892	08.50
2,681	4	67	-	55	-	3,217	14,904	08.75
2,749	21	-	-	0	-	3,690	17,661	09.00
3,839	81	101	-	124	-	4,771	21,403	09.25
957	70	181	-	170	-	1,531	15,601	09.50
345	17	129	-	46	-	2,583	33,674	09.75
201	14	144	-	42	-	733	382,437	10.00
54	8	24	-	338	-	532	18,146	10.25
39	13	62	8	766	-	12,581	175,206	10.50
-	13	10	-	79	18	6,190	40,202	10.75
1,107	-	25	-	294	5	4,741	42,560	11.00
1,884	-	188	-	57	-	2,269	51,275	11.25
4,382	57	-	-	135	20	5,149	27,055	11.50
447	1,687	-	-	32	9	3,579	8,191	11.75
512	1	273	-	5	-	987	11,287	12.00
300	-	16	-	3	-	993	17,524	12.25
593	-	46	-	5	-	902	34,622	12.50
418	-	14	-	16	66	521	4,470	12.75
901	3	478	127	693	-	3,317	8,040	13.00
18,714	-	10	-	-	-	18,969	29,348	13.25
761	1	0	-	63	-	1,695	54,621	13.50
3,460	-	21	-	99	-	3,769	5,624	13.75
4,238	-	190	-	51	-	11,889	31,167	14.00
3,981	2,294	1,546	-	6,714	-	15,246	18,570	14.25
4,790	9	3,039	-	17,767	-	30,108	71,722	14.50
437	-	2	-	10	-	1,292	32,623	14.75
11,434	36	14	-	126	-	14,686	79,456	15.00
3,427	-	-	-	-	-	5,674	6,466	15.25
59,695	1	-	-	96	-	63,462	72,013	15.50
3,197	-	-	-	5,358	-	12,420	16,149	15.75
20,084	-	-	-	-	-	34,185	64,190	16.00
15,346	-	-	4	9,830	-	26,660	35,739	16.25
3,693	21	-	-	-	-	12,249	34,090	16.50
2,942	170	-	0	-	-	5,645	9,318	16.75
26,646	-	102	-	-	-	37,717	47,911	17.00
15,170	106	14	-	-	-	17,384	22,740	17.25
4,463	25	44	-	-	-	20,972	38,342	17.50
811	-	365	-	538	-	5,679	10,454	17.75
5,423	-	13	2	60	-	30,194	64,708	18.00
2,775	-	-	-	295	-	11,897	20,343	18.25
5,272	1	-	50	34	-	34,635	65,374	18.50
293	-	-	-	4	-	10,329	30,453	18.75
5,224	-	2	1	36	-	43,910	91,524	19.00
3,685	-	-	-	-	-	38,368	66,166	19.25
3,628	1	0	-	1	-	35,423	221,211	19.50
2,813	-	-	-	-	-	18,185	70,737	19.75
7,814	-	-	-	-	-	37,075	53,406	20.00
771	-	-	-	-	-	30,191	64,819	20.25
2,729	-	-	-	-	-	68,562	223,504	20.50
1,642	0	-	-	-	-	23,319	28,937	20.75
9,422	-	-	-	1,005	-	25,300	27,757	21.00
-	-	-	-	55	-	16,341	24,167	21.25
869	-	-	-	12	-	21,956	21,956	21.50
920	-	-	-	15	-	54,044	54,044	21.75
18,170	-	-	-	4	-	24,474	48,433	22.00 & above
317,015	8,624	12,594	5,470	66,160	119	1,014,907	5,794,187	Total
15.54	10.02	9.76	6.96	12.29	11.96	16.73	13.24	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

**2.4.1 Deposits Distributed by Rate of
Islamic
Public Sector**

Rate of Return	Dec-22		Mar-23		Jun-23				Fixed	
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	H	I
A	B	C	D	E	F	G	H	I		
00.00	64,950	65,833	65,232	4,069	1,008	297	-	-	-	-
01.00*	5,403	6,499	-	-	-	6,900	-	-	-	-
02.00*	10	10	-	-	-	13	-	-	-	-
03.00*	26	26	-	-	-	27	-	-	-	-
04.00*	179	150	-	-	-	163	-	-	-	-
05.00*	384	371	-	-	-	367	-	-	-	-
05.25	115	318	-	-	-	117	-	-	-	-
05.50	0	6	-	-	-	0	2	-	-	-
05.75	0	0	-	-	-	0	-	-	-	-
06.00	3,284	8	-	-	-	-	-	-	-	-
06.25	22	3,104	-	-	-	-	-	-	-	-
06.50	5,076	234	-	-	-	-	-	-	-	-
06.75	146	62	-	-	-	-	-	-	-	-
07.00	3,115	4,981	-	-	-	43,996	582	805	-	-
07.25	2,970	2,477	-	-	-	-	-	-	-	-
07.50	4,928	44,169	-	-	-	-	-	-	-	-
07.75	7,685	1,581	-	-	-	-	-	-	-	-
08.00	5,092	1,900	-	-	-	0	-	188	-	-
08.25	107	10,544	-	-	-	451	-	-	-	-
08.50	42,215	420	-	-	-	73	-	-	-	-
08.75	35	358	-	-	-	3,297	25	-	-	-
09.00	6,126	108	-	-	-	0	-	-	-	-
09.25	297	7	-	-	-	-	-	-	-	-
09.50	771	4,673	-	-	-	-	-	-	-	-
09.75	3,122	893	-	-	-	5,806	65	38	-	-
10.00	46	49	-	-	-	232	-	22	-	-
10.25	80	476	-	-	-	2,713	-	-	-	-
10.50	932	8	-	-	-	4,248	-	-	-	-
10.75	83	427	-	-	-	200	-	-	-	-
11.00	2,728	3,183	0	-	-	1,757	-	-	-	-
11.25	396	96	-	-	-	44,943	-	-	-	-
11.50	4,721	6	-	-	-	12,560	-	-	-	-
11.75	845	231	-	-	-	1,205	-	-	-	-
12.00	2,368	236	-	-	-	1,346	-	3	-	-
12.25	307	-	-	-	-	-	-	-	-	-
12.50	1,115	1,002	-	-	-	19	-	-	-	-
12.75	126	164	-	-	-	303	-	-	-	-
13.00	293	9,537	-	-	-	14	2	-	-	-
13.25	174	269	-	-	-	4,188	-	-	-	-
13.50	1,166	793	-	-	-	-	-	-	-	-
13.75	448	2,125	-	-	-	141	-	-	-	-
14.00	1,307	1,366	-	-	-	-	2	-	-	-
14.25	4,679	1,217	-	-	-	-	-	83	-	-
14.50	72,988	1,253	-	23,670	-	-	-	-	-	-
14.75	3,060	278	-	-	-	-	-	-	-	-
15.00	11,468	12,577	-	-	-	44	-	-	-	-
15.25	2,120	109	-	-	-	-	25	-	-	-
15.50	9,313	63,283	-	-	-	-	-	-	-	-
15.75	7,875	10,478	-	-	-	274	-	59	-	-
16.00	1,103	-	-	-	-	-	1,700	-	-	-
16.25	3,506	925	-	-	-	-	-	79	-	-
16.50	1,500	4,598	-	-	-	165	200	-	-	-
16.75	-	1,609	-	-	-	287	20	-	-	-
17.00	-	202	-	-	-	1,429	-	202	-	-
17.25	-	4,508	-	-	-	-	-	-	-	-
17.50	3	-	-	-	-	-	-	-	-	-
17.75	-	-	-	-	-	901	-	-	-	-
18.00	-	-	-	-	-	-	-	1	-	-
18.25	-	-	-	-	-	-	30	29	-	-
18.50	-	-	-	-	-	824	279	-	-	-
18.75	-	-	-	-	-	-	135	-	-	-
19.00	2,592	1,026	-	-	-	3,142	1,000	-	-	-
19.25	-	12	-	-	-	1,093	20	389	-	-
19.50	-	-	-	945	55	25,022	45	-	-	-
19.75	-	-	-	-	-	7,213	5,102	100	-	-
20.00	-	-	-	-	-	4,157	203	1,723	-	-
20.25	-	-	-	-	-	22	-	-	-	-
20.50	-	-	-	-	-	11,753	6	-	-	-
20.75	-	-	-	-	-	-	507	100	-	-
21.00	-	-	-	-	-	-	-	-	-	-
21.25	-	-	-	-	-	-	75	18	-	-
21.50	-	-	-	-	-	-	-	-	-	-
21.75	-	-	-	-	-	-	-	-	-	-
22.00 & above	-	-	-	-	-	-	-	-	-	-
Total	293,399	270,772	65,233	28,683	1,063	191,700	10,024	3,837		
Weighted Average	11.46	11.57	0.00	12.61	1.00	12.16	18.09	15.99		

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to Islamic banking portfolio

Return and Type of Accounts

Banking

Banks

(Million Rupees)

Jun-23								
Deposits								
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Return
J	K	L	M	N	O	P	Q	R
-	-	-	-	-	-	-	70,606	00.00
-	-	-	-	-	-	-	6,900	01.00*
-	-	-	-	-	-	-	13	02.00*
-	-	-	-	-	-	-	27	03.00*
-	-	-	-	-	-	-	163	04.00*
-	-	-	-	-	-	-	367	05.00*
-	-	-	-	-	-	-	117	05.25
-	-	-	-	-	-	2	2	05.50
-	-	-	-	-	-	-	0	05.75
8	-	-	-	-	-	8	8	06.00
25	-	-	-	-	-	25	25	06.25
117	-	-	-	-	-	117	117	06.50
-	-	-	-	-	-	-	-	06.75
3,083	2	93	3,611	190	-	8,365	52,361	07.00
-	-	-	-	4	-	4	4	07.25
70	-	-	-	-	-	70	70	07.50
-	-	-	-	-	-	-	-	07.75
-	-	-	-	8	-	197	197	08.00
-	-	-	-	-	-	-	451	08.25
-	-	-	-	-	-	-	73	08.50
-	-	-	-	-	-	25	3,322	08.75
-	-	-	-	-	-	-	0	09.00
-	-	-	-	-	-	-	-	09.25
-	-	-	-	-	-	-	-	09.50
-	-	-	-	-	-	104	5,910	09.75
-	-	-	-	-	-	22	253	10.00
-	-	-	-	-	-	-	2,713	10.25
-	-	-	-	-	-	-	4,248	10.50
-	-	-	-	-	-	-	200	10.75
13	-	-	-	-	-	13	1,771	11.00
-	-	-	-	-	-	-	44,943	11.25
34	-	-	-	-	-	34	12,594	11.50
-	-	-	-	-	-	-	1,205	11.75
58	-	-	-	-	-	61	1,407	12.00
136	-	-	-	-	-	136	136	12.25
59	-	-	-	1	-	59	79	12.50
103	-	-	-	-	-	103	407	12.75
19	3	-	127	10	-	161	174	13.00
-	-	-	-	-	-	-	4,188	13.25
115	1	-	-	-	-	116	116	13.50
303	-	-	-	-	-	303	444	13.75
6	-	-	-	-	-	8	8	14.00
68	-	-	-	-	-	151	151	14.25
-	-	39	-	-	-	39	23,708	14.50
-	-	2	-	-	-	2	2	14.75
36	12	6	-	-	-	54	98	15.00
-	-	-	-	-	-	25	25	15.25
-	1	-	-	-	-	1	1	15.50
298	-	-	-	-	-	357	631	15.75
-	-	-	-	-	-	1,700	1,700	16.00
-	-	-	4	-	-	83	83	16.25
220	-	-	-	-	-	420	585	16.50
-	-	-	0	-	-	20	307	16.75
70	-	102	-	-	-	374	1,803	17.00
684	-	8	-	-	-	692	692	17.25
-	20	3	-	-	-	24	24	17.50
-	-	353	-	538	-	891	1,792	17.75
290	-	-	2	39	-	331	331	18.00
-	-	-	-	285	-	343	343	18.25
120	-	-	-	-	-	399	1,223	18.50
-	-	-	-	-	-	135	135	18.75
-	-	-	1	-	-	1,001	4,143	19.00
12	-	-	-	-	-	421	1,514	19.25
716	-	-	-	-	-	761	26,783	19.50
-	-	-	-	-	-	5,202	12,415	19.75
-	-	-	-	-	-	1,926	6,082	20.00
-	-	-	-	-	-	-	22	20.25
-	-	-	-	-	-	6	11,758	20.50
1,032	0	-	-	-	-	1,639	1,639	20.75
3,479	-	-	-	1,005	-	4,484	4,484	21.00
-	-	-	-	55	-	148	148	21.25
-	-	-	-	12	-	12	12	21.50
-	-	-	-	15	-	15	15	21.75
-	-	-	-	4	-	4	4	22.00 & above
11,172	39	605	3,744	2,164	-	31,587	318,266	Total
15.40	15.65	15.58	7.22	18.38	-	15.56	12.64	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

2.4.2 Deposits Distributed by Rate of Islamic Domestic Private

Rate of Return	Dec-22	Mar-23	Jun-23						Fixed	
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Savings Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	H	I
A	B	C	D	E	F	G	H	I		
00.00	1,885,342	2,094,880	2,206,751	40,595	355	225	76	46		
01.00*	77,284	164,767	5,577	-	-	172,192	621	337		
02.00*	73,175	87,044	-	-	-	68,566	240	22		
03.00*	8,366	18,717	-	-	-	5,693	3,408	2,322		
04.00*	62,493	13,396	-	-	-	1,480	739	72		
05.00*	40,383	68,172	-	-	-	43,192	1,073	1,229		
05.25	3,787	15,893	-	-	-	663	-	86		
05.50	12,999	9,246	-	-	-	281	1,385	116		
05.75	9,605	6,290	-	-	-	1,561	-	-		
06.00	69,040	9,097	-	-	-	2,216	377	194		
06.25	145,109	3,133	-	-	-	519	598	-		
06.50	13,668	48,568	-	-	-	2,443	6,179	506		
06.75	58,791	119,280	-	-	-	119,168	533	-		
07.00	497,865	16,684	-	-	-	15,066	1,452	1		
07.25	65,685	18,406	-	-	-	13,249	899	19		
07.50	30,068	31,902	-	-	-	9,887	309	1,577		
07.75	25,779	7,075	-	-	-	5,866	411	5		
08.00	9,526	38,863	-	-	-	5,281	1,988	6,980		
08.25	21,112	10,336	-	-	-	3,325	228	4		
08.50	30,577	505,662	-	-	-	72,262	386	10		
08.75	16,308	38,489	-	-	-	8,390	295	89		
09.00	6,082	20,110	-	-	-	13,971	516	403		
09.25	44,349	19,272	-	-	-	16,632	265	360		
09.50	25,104	15,103	-	-	-	14,070	5	148		
09.75	9,492	21,755	-	-	-	25,285	160	1,782		
10.00	112,585	39,651	-	-	-	381,472	274	37		
10.25	8,525	3,542	-	-	-	14,902	105	2		
10.50	49,438	33,543	-	-	-	158,377	11,641	51		
10.75	12,618	15,037	-	-	-	33,812	6,066	3		
11.00	15,796	10,575	-	-	-	36,061	648	2,661		
11.25	17,031	8,710	-	-	-	4,063	140	-		
11.50	92,052	43,230	-	-	-	9,346	544	11		
11.75	5,252	25,662	-	-	-	3,407	1,375	29		
12.00	33,730	20,958	-	-	-	8,954	67	126		
12.25	9,046	42,892	-	-	-	16,532	409	265		
12.50	20,417	11,979	-	-	-	33,701	45	212		
12.75	30,727	18,859	-	-	-	3,646	-	7		
13.00	45,434	61,856	-	-	-	4,710	1,080	33		
13.25	23,137	88,220	-	-	-	6,192	245	-		
13.50	25,441	21,952	-	-	-	52,926	834	37		
13.75	51,230	22,259	-	-	-	1,714	5	183		
14.00	59,405	58,411	-	-	-	19,278	7,207	202		
14.25	41,820	16,018	-	-	-	3,324	231	397		
14.50	170,026	39,427	-	-	-	17,944	3,609	894		
14.75	58,395	59,060	-	-	-	31,331	569	274		
15.00	98,154	76,162	-	-	-	64,726	1,952	1,124		
15.25	57,004	32,525	-	-	-	792	2,019	203		
15.50	180,444	157,237	-	-	-	8,551	2,860	811		
15.75	84,631	28,638	-	-	-	3,455	3,420	386		
16.00	161,755	72,426	-	-	-	30,005	10,426	1,976		
16.25	14,981	14,348	-	-	-	9,079	1,020	381		
16.50	14,896	31,622	-	-	-	21,676	6,024	2,312		
16.75	11,003	21,150	-	-	-	3,385	400	2,114		
17.00	5,750	28,178	-	-	-	8,765	6,779	3,989		
17.25	21,508	26,895	-	-	-	5,356	917	1,177		
17.50	-	197,241	-	-	-	17,369	7,776	8,664		
17.75	-	12,057	-	-	-	3,873	2,206	1,758		
18.00	-	74,680	-	-	-	34,515	14,407	10,288		
18.25	-	45,020	-	-	-	8,446	4,594	4,174		
18.50	-	33,917	-	-	-	29,915	16,890	12,108		
18.75	-	31,156	-	-	-	20,124	6,135	3,763		
19.00	-	15,543	-	-	-	44,472	26,062	11,586		
19.25	-	6,830	-	-	-	26,706	27,556	6,718		
19.50	-	12,546	-	-	-	159,766	27,171	4,579		
19.75	-	1,080	-	-	-	45,340	7,798	2,372		
20.00	-	3,270	-	-	-	12,174	23,116	4,220		
20.25	-	-	-	-	-	34,606	15,864	13,557		
20.50	-	5,850	-	-	-	143,189	62,215	3,612		
20.75	-	-	-	-	-	5,618	21,021	50		
21.00	-	700	-	-	-	2,457	9,873	5,000		
21.25	-	-	-	-	-	7,826	16,193	-		
21.50	-	-	-	-	-	-	20,890	185		
21.75	-	-	-	-	-	-	53,109	-		
22.00 & above	-	-	-	-	-	23,960	6,300	-		
Total	4,774,219	4,973,051	2,212,329	40,595	355	2,239,321	462,229	128,835		
Weighted Average	10.18	11.07	0.00	-	-	12.00	18.53	16.93		

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to Islamic banking portfolio

Return and Type of Accounts

Banking

Banks

(Million Rupees)

Jun-23								
Deposits								Rate of Return
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	
J	K	L	M	N	O	P	Q	
73	-	-	-	-	-	195	2,248,122	00.00
685	-	4	-	29	-	1,676	179,445	01.00*
796	-	-	-	-	-	1,058	69,624	02.00*
11,736	-	3,009	-	-	-	20,475	26,168	03.00*
346	-	4	-	2	-	1,163	2,643	04.00*
1,042	-	-	-	-	-	3,344	46,536	05.00*
-	-	-	-	1	-	87	750	05.25
36	-	-	-	3	-	1,540	1,821	05.50
-	-	-	-	-	-	-	1,561	05.75
29	1,668	-	1,668	-	-	3,935	6,152	06.00
-	3	0	-	2	-	603	1,122	06.25
213	2,279	2,279	-	20,833	-	32,290	34,733	06.50
1,611	1	-	-	-	-	2,145	121,312	06.75
14	-	-	-	0	-	1,467	16,533	07.00
44	-	-	-	-	-	962	14,211	07.25
33	3	-	-	-	-	1,923	11,810	07.50
416	2	3	-	0	-	838	6,705	07.75
260	-	-	-	2	-	9,230	14,512	08.00
116	12	81	-	3	-	445	3,769	08.25
113	-	-	-	48	-	557	72,818	08.50
2,681	4	67	-	55	-	3,191	11,581	08.75
2,749	21	-	-	0	-	3,690	17,661	09.00
3,839	81	101	-	124	-	4,771	21,403	09.25
957	70	181	-	170	-	1,531	15,601	09.50
345	17	129	-	46	-	2,479	27,764	09.75
201	14	144	-	42	-	711	382,183	10.00
54	8	24	-	338	-	532	15,434	10.25
39	13	62	8	766	-	12,581	170,958	10.50
-	13	10	-	79	18	6,190	40,002	10.75
1,094	-	25	-	294	5	4,728	40,789	11.00
1,884	-	188	-	57	-	2,269	6,332	11.25
4,348	57	-	-	135	20	5,115	14,461	11.50
447	1,687	-	-	32	9	3,579	6,986	11.75
454	1	273	-	5	-	926	9,880	12.00
165	-	16	-	3	-	857	17,389	12.25
535	-	46	-	4	-	842	34,543	12.50
315	-	14	-	16	66	418	4,064	12.75
882	-	478	-	683	-	3,156	7,866	13.00
18,714	-	10	-	-	-	18,969	25,160	13.25
646	-	0	-	63	-	1,580	54,506	13.50
3,157	-	21	-	99	-	3,466	5,180	13.75
4,232	-	190	-	51	-	11,881	31,159	14.00
3,913	2,294	1,546	-	6,714	-	15,094	18,419	14.25
4,790	9	3,000	-	17,767	-	30,069	48,013	14.50
437	-	-	-	10	-	1,290	32,621	14.75
11,399	25	8	-	126	-	14,633	79,359	15.00
3,427	-	-	-	-	-	5,649	6,441	15.25
59,695	-	-	-	96	-	63,461	72,012	15.50
2,899	-	-	-	5,358	-	12,063	15,519	15.75
20,084	-	-	-	-	-	32,485	62,490	16.00
15,346	-	-	-	9,830	-	26,577	35,656	16.25
3,473	21	-	-	-	-	11,829	33,505	16.50
2,942	170	-	-	-	-	5,625	9,011	16.75
26,576	-	-	-	-	-	37,343	46,108	17.00
14,486	106	7	-	-	-	16,693	22,049	17.25
4,463	5	41	-	-	-	20,949	38,318	17.50
811	-	13	-	-	-	4,788	8,661	17.75
5,133	-	13	-	22	-	29,863	64,377	18.00
2,775	-	-	-	11	-	11,554	20,000	18.25
5,152	1	-	50	34	-	34,236	64,151	18.50
293	-	-	-	4	-	10,194	30,318	18.75
5,224	-	2	-	36	-	42,909	87,381	19.00
3,673	-	-	-	-	-	37,947	64,652	19.25
2,912	1	0	-	1	-	34,662	194,428	19.50
2,813	-	-	-	-	-	12,983	58,323	19.75
7,814	-	-	-	-	-	35,149	47,324	20.00
771	-	-	-	-	-	30,191	64,797	20.25
2,729	-	-	-	-	-	68,557	211,746	20.50
610	-	-	-	-	-	21,680	27,298	20.75
5,943	-	-	-	-	-	20,816	23,273	21.00
-	-	-	-	-	-	16,193	24,019	21.25
869	-	-	-	-	-	21,944	21,944	21.50
920	-	-	-	-	-	54,029	54,029	21.75
18,170	-	-	-	-	-	24,470	48,430	22.00 & above
305,843	8,585	11,988	1,726	63,996	119	983,321	5,475,921	Total
15.55	10.00	9.47	6.38	12.08	11.96	16.77	13.28	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

2.5 Deposits Distributed by Rate of Overall All

Rate of Interest	Dec-22		Mar-23		Jun-23		Fixed	
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	8,043,897	8,740,254	8,981,368	275,083	15,367	88,262	2,991	256
01.00*	267,106	417,035	5,577	-	-	395,661	5,758	9,211
02.00*	306,775	395,120	-	994	-	278,702	13,099	2,061
03.00*	57,714	31,585	-	-	-	9,307	7,451	4,358
04.00*	78,801	44,736	0	-	-	17,745	37,288	5,052
05.00*	65,483	120,679	3	-	-	57,988	22,815	4,139
05.25	7,564	23,825	-	-	-	779	17,732	3,222
05.50	16,943	12,605	-	-	-	281	2,628	28,669
05.75	22,713	10,775	-	-	-	1,561	1,568	878
06.00	78,053	16,052	-	-	-	2,239	7,663	20,319
06.25	147,451	7,131	-	-	-	519	847	150
06.50	21,412	51,684	-	-	-	2,516	6,772	1,636
06.75	60,322	121,302	-	-	-	119,168	559	97
07.00	526,843	31,350	-	-	-	60,847	4,542	2,434
07.25	74,034	23,461	-	-	-	13,249	2,761	779
07.50	43,649	95,654	-	-	-	9,887	1,818	15,472
07.75	36,088	12,008	-	-	-	5,866	433	272
08.00	28,871	52,744	-	-	-	5,281	2,441	13,890
08.25	26,078	26,298	-	-	-	3,775	3,141	433
08.50	79,893	512,056	-	-	-	72,335	5,272	2,058
08.75	21,145	42,600	-	-	-	11,687	3,181	1,473
09.00	43,169	32,983	-	-	-	13,971	740	4,622
09.25	70,784	23,777	-	-	-	16,632	7,575	7,724
09.50	35,434	30,794	-	-	-	14,070	37,898	4,331
09.75	38,626	40,486	-	-	-	31,091	2,058	2,324
10.00	144,933	59,663	-	-	-	381,704	17,638	791
10.25	50,724	24,250	-	-	-	17,615	1,909	6,955
10.50	95,227	53,934	-	-	-	162,625	12,391	99
10.75	33,152	47,611	-	-	-	34,012	6,767	3,339
11.00	49,675	64,585	0	-	-	37,818	4,855	3,869
11.25	46,611	20,842	-	-	-	49,006	143	865
11.50	125,905	56,546	-	-	-	21,906	3,095	44
11.75	39,824	118,514	-	-	-	4,612	12,425	17,268
12.00	173,057	79,204	-	-	-	10,300	99	13,673
12.25	26,232	76,921	-	-	-	16,532	1,069	748
12.50	63,640	37,666	-	-	-	33,720	80	645
12.75	58,220	98,068	-	-	-	3,949	42	9,167
13.00	87,031	209,282	-	-	-	4,723	1,099	1,487
13.25	37,765	99,067	-	-	-	10,380	247	141
13.50	95,663	71,291	-	-	-	52,926	924	238
13.75	84,306	42,154	-	-	-	1,855	39	546
14.00	168,613	100,162	-	-	-	19,278	7,421	17,260
14.25	91,226	42,148	-	-	-	3,324	236	823
14.50	6,203,073	355,539	-	23,718	-	18,037	4,715	1,365
14.75	859,903	206,252	-	-	-	31,331	611	838
15.00	736,495	170,026	-	-	-	64,770	4,513	2,470
15.25	291,950	121,431	-	-	-	792	10,595	1,604
15.50	718,321	4,809,581	-	1	-	9,054	17,526	5,901
15.75	310,555	1,091,365	-	-	-	3,730	5,361	26,131
16.00	426,770	390,841	-	-	-	66,074	12,962	5,806
16.25	296,656	778,594	-	-	-	9,079	3,324	2,119
16.50	144,933	371,346	-	-	-	21,841	6,469	3,639
16.75	160,080	429,172	-	-	-	3,673	626	9,766
17.00	143,524	211,277	-	-	-	10,214	7,337	5,440
17.25	65,658	105,559	-	-	-	5,356	919	1,730
17.50	4,515	238,334	-	-	-	17,369	17,317	8,690
17.75	-	62,907	-	-	-	4,775	2,287	16,858
18.00	4,674	257,288	-	-	-	34,515	17,005	10,904
18.25	-	86,789	-	-	-	8,446	14,326	5,348
18.50	8	179,170	-	9	-	30,752	34,935	12,880
18.75	-	96,774	-	-	-	20,124	45,052	15,924
19.00	3,842	107,645	-	-	-	132,267	65,433	21,944
19.25	-	135,571	-	-	-	27,798	45,463	13,020
19.50	1	77,156	-	110,777	665,925	5,260,684	169,835	13,123
19.75	-	51,552	-	35,762	-	840,058	97,464	47,002
20.00	10	79,664	-	39,020	-	490,026	81,899	19,608
20.25	-	28,770	-	11,269	-	59,809	79,357	17,174
20.50	-	91,412	-	6,372	-	480,077	140,180	17,130
20.75	-	23,147	-	158	-	98,633	69,402	5,744
21.00	5	61,680	-	-	-	45,115	53,214	5,370
21.25	-	6,727	-	-	-	40,854	41,068	29,521
21.50	11	10	-	-	-	12,956	29,619	380
21.75	-	4,379	-	-	-	2,665	81,359	361
22.00 & above	29	28	-	-	-	105,207	32,967	2,005
Total	22,041,665	22,848,894	8,986,948	503,164	681,292	10,055,786	1,462,653	543,614
Weighted Average	12.85	13.78	0.00	8.64	19.06	16.78	17.46	14.68

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Interest/Return and Type of Accounts

Banking

Banks

(Million Rupees)

Jun-23								
Deposits							Total Deposits (D+E+F+G+P)	Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)		
J	K	L	M	N	O	P	Q	R
750	-	-	-	16	-	4,013	9,364,094	00.00
10,606	8	6	-	3,192	-	28,781	430,020	01.00*
4,232	-	-	-	173	-	19,565	299,261	02.00*
14,324	-	3,009	-	-	-	29,142	38,449	03.00*
3,404	106	142	1	29	-	46,022	63,767	04.00*
20,825	55	251	-	48	5	48,138	106,129	05.00*
6,719	1	20	1	100	-	27,795	28,574	05.25
1,239	1	57	-	56	3	32,653	32,934	05.50
1,219	21	280	0	120	-	4,086	5,647	05.75
5,160	1,758	84	1,669	2,194	1	38,848	41,088	06.00
413	6	74	2	363	-	1,856	2,374	06.25
1,036	2,333	2,567	1	21,069	1	35,415	37,931	06.50
1,624	104	126	4	1,085	-	3,599	122,767	06.75
5,538	209	337	3,676	595	5	17,336	78,182	07.00
379	66	527	8	779	-	5,301	18,550	07.25
4,229	256	925	1	920	63	23,684	33,571	07.50
547	41	579	51	1,323	0	3,245	9,112	07.75
5,919	114	572	1	3,274	8	26,219	31,500	08.00
1,454	146	668	1	5,514	-	11,358	15,134	08.25
4,754	60	577	3	938	24	13,685	86,020	08.50
2,879	17	357	4	589	4	8,503	20,190	08.75
3,239	77	3,650	6	595	3	12,933	26,904	09.00
7,295	110	148	0	980	-	23,832	40,465	09.25
1,460	222	314	1	560	26	44,813	58,883	09.50
4,086	149	2,271	1	1,213	1	12,103	43,194	09.75
10,715	175	591	34	1,304	40	31,289	412,993	10.00
341	221	942	5	2,623	13	13,009	30,623	10.25
2,771	318	199	114	2,913	54	18,859	181,484	10.50
1,015	58	1,069	2	12,717	20	24,988	59,000	10.75
1,965	232	306	31	2,615	15	13,889	51,708	11.00
7,428	927	1,097	1	3,848	3	14,312	63,319	11.25
5,073	62	393	8	8,093	22	16,790	38,696	11.50
5,413	1,963	175	0	1,612	13	38,870	43,482	11.75
1,847	1,033	1,063	29	18,960	-	36,705	47,005	12.00
532	36	579	14	4,653	73	7,705	24,237	12.25
5,107	740	1,811	18	7,790	-	16,191	49,911	12.50
1,808	126	215	2	1,000	69	12,429	16,378	12.75
2,943	415	1,387	41,630	104,707	-	153,668	158,392	13.00
20,499	203	1,422	3	569	-	23,085	33,464	13.25
7,221	186	1,481	15	3,709	-	13,772	66,698	13.50
6,951	47	311	10	601	0	8,506	10,361	13.75
15,071	1,905	767	369	2,187	-	44,980	64,258	14.00
16,244	3,278	2,389	6	7,972	-	30,947	34,272	14.25
40,378	45,034	16,778	83	22,353	-	130,705	172,461	14.50
19,272	82	176	4	667	55	21,705	53,036	14.75
44,220	58	3,995	6	1,072	-	56,334	121,104	15.00
23,694	37	102	-	53	-	36,084	36,876	15.25
86,877	30	4,344	4	1,255	-	115,936	124,991	15.50
86,001	0	18	-	6,627	-	124,138	127,868	15.75
138,071	670	230	-	733	-	158,473	224,547	16.00
95,089	1	1,628	4	10,613	-	112,779	121,858	16.25
48,113	61	4,243	-	127	-	62,652	84,493	16.50
28,467	170	1	0	455	-	39,484	43,157	16.75
78,933	51	166	-	125	-	92,053	102,266	17.00
47,969	115	44	-	253	-	51,030	56,386	17.25
12,171	62	521	-	47	-	38,807	56,177	17.50
7,420	20	444	-	603	-	27,631	32,405	17.75
39,948	49	501	2	312	-	68,721	103,236	18.00
23,876	-	-	-	295	-	43,845	52,291	18.25
12,996	215	93	50	208	-	61,378	92,138	18.50
9,314	-	-	-	4	-	70,294	90,417	18.75
68,758	-	64	143	2,447	-	158,790	291,057	19.00
20,710	-	-	-	1,120	-	80,313	108,111	19.25
23,041	64	102	201	8,470	-	214,836	6,252,221	19.50
14,298	6	-	-	60	-	158,830	1,034,650	19.75
89,244	30	50	-	33	-	190,864	719,910	20.00
35,329	-	-	-	745	-	132,605	203,684	20.25
52,517	-	4	-	-	-	209,830	696,280	20.50
159,536	23	3	-	9	-	234,716	333,508	20.75
84,025	3	13,008	-	1,136	-	156,755	201,870	21.00
40,338	-	-	-	1,744	-	112,670	153,524	21.25
38,410	-	-	-	42	-	68,451	81,407	21.50
78,682	1	153	-	525	-	161,081	163,746	21.75
186,507	-	-	-	35	-	221,514	326,722	22.00 & above
1,960,481	64,567	80,405	48,218	295,769	519	4,456,226	24,683,416	Total
17.48	13.54	13.84	12.26	12.42	10.76	16.61	16.46	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

**2.5.1 Deposits Distributed by Rate of
Overall
Public Sector**

Rate of Interest	Dec-22	Mar-23	Jun-23					Fixed	
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	
								H	I
A	B	C	D	E	F	G	H	I	
00.00	932,273	996,549	993,107	30,685	5,227	784	2,437	46	
01.00*	21,907	26,013	-	-	-	21,214	37	49	
02.00*	109,774	190,592	-	-	-	141,982	534	385	
03.00*	5,822	3,758	-	-	-	3,211	866	1,002	
04.00*	6,585	2,973	-	-	-	163	2	-	
05.00*	675	604	-	-	-	415	95	-	
05.25	120	320	-	-	-	117	17,567	-	
05.50	107	86	-	-	-	0	43	26,796	
05.75	4,801	3,705	-	-	-	0	1,449	859	
06.00	3,979	215	-	-	-	-	51	18,379	
06.25	101	3,167	-	-	-	-	-	5	
06.50	5,741	741	-	-	-	73	-	4	
06.75	268	179	-	-	-	-	10	7	
07.00	8,030	5,415	-	-	-	43,996	597	829	
07.25	4,156	2,725	-	-	-	-	87	390	
07.50	6,501	45,880	-	-	-	-	695	266	
07.75	8,484	2,381	-	-	-	-	-	3	
08.00	12,129	2,809	-	-	-	0	5	296	
08.25	3,659	13,963	-	-	-	451	477	298	
08.50	43,683	2,015	-	-	-	73	116	95	
08.75	269	459	-	-	-	3,297	25	-	
09.00	7,468	1,272	-	-	-	0	12	318	
09.25	22,916	3,471	-	-	-	-	15	57	
09.50	1,612	4,927	-	-	-	-	-	885	
09.75	12,909	4,044	-	-	-	5,806	494	38	
10.00	7,613	7,784	-	-	-	232	47	70	
10.25	14,454	9,449	-	-	-	2,713	-	-	
10.50	10,193	1,581	-	-	-	4,248	743	47	
10.75	10,653	2,942	-	-	-	200	700	-	
11.00	17,310	3,861	0	-	-	1,757	-	12	
11.25	12,131	4,702	-	-	-	44,943	-	3	
11.50	19,766	3,304	-	-	-	12,560	-	-	
11.75	24,374	83,376	-	-	-	1,205	10,661	-	
12.00	109,924	28,765	-	-	-	1,346	18	4	
12.25	2,824	2,141	-	-	-	-	661	476	
12.50	11,690	5,228	-	-	-	19	1	56	
12.75	4,562	51,477	-	-	-	303	20	1	
13.00	28,592	137,156	-	-	-	14	19	22	
13.25	5,401	3,203	-	-	-	4,188	2	15	
13.50	9,745	4,408	-	-	-	-	88	1	
13.75	5,951	5,172	-	-	-	141	34	129	
14.00	37,397	5,260	-	-	-	-	3	17,016	
14.25	8,365	2,908	-	-	-	-	5	87	
14.50	1,948,258	212,742	-	23,718	-	93	338	130	
14.75	61,316	109,074	-	-	-	-	42	165	
15.00	83,932	44,324	-	-	-	44	26	17	
15.25	47,084	7,899	-	-	-	-	25	12	
15.50	244,764	1,600,903	-	1	-	3	388	545	
15.75	51,209	139,026	-	-	-	274	-	178	
16.00	67,941	54,854	-	-	-	36,068	1,739	1,530	
16.25	64,296	38,228	-	-	-	-	837	804	
16.50	32,520	39,785	-	-	-	165	200	485	
16.75	45,295	39,454	-	-	-	287	20	7,201	
17.00	40,564	29,109	-	-	-	1,449	559	219	
17.25	35,356	44,306	-	-	-	-	-	2	
17.50	3	4,067	-	-	-	-	11	13	
17.75	-	3,268	-	-	-	901	-	-	
18.00	-	12,254	-	-	-	-	300	78	
18.25	-	23,489	-	-	-	-	151	97	
18.50	-	67,098	-	9	-	835	1,707	195	
18.75	-	5,784	-	-	-	-	2,006	384	
19.00	3,831	8,263	-	-	-	87,795	3,485	93	
19.25	-	13,185	-	-	-	1,093	8,059	1,858	
19.50	-	9,032	-	18,844	665,925	980,257	21,768	341	
19.75	-	4,117	-	-	-	20,876	43,831	40,107	
20.00	-	37,623	-	-	-	293,951	7,848	2,227	
20.25	-	1,455	-	-	-	9,682	9,891	2,075	
20.50	-	12	-	-	-	77,845	13,294	4,215	
20.75	-	600	-	-	-	6,384	2,034	3,668	
21.00	2	-	-	-	-	21,748	18,300	-	
21.25	-	-	-	-	-	15,721	154	26,390	
21.50	-	-	-	-	-	-	-	15	
21.75	-	-	-	-	-	-	-	-	
22.00 & above	19	23	-	-	-	5,360	-	-	
Total	4,291,308	4,230,955	993,108	73,257	671,152	1,856,281	175,628	161,989	
Weighted Average	13.38	13.78	0.00	9.71	19.35	17.24	17.01	14.73	

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Interest/Return and Type of Accounts

Banking

Banks

(Million Rupees)

Jun-23								
Deposits							Total Deposits (D+E+F+G+P)	Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)		
J	K	L	M	N	O	P	Q	R
-	-	-	-	-	-	2,483	1,032,286	00.00
102	8	1	-	3,160	-	3,357	24,571	01.00*
316	-	-	-	173	-	1,407	143,389	02.00*
63	-	-	-	-	-	1,931	5,141	03.00*
422	101	4	-	2	-	531	694	04.00*
57	-	-	-	-	-	152	567	05.00*
-	1	-	-	0	-	17,568	17,685	05.25
-	-	5	-	4	-	26,847	26,847	05.50
1,099	20	134	0	33	-	3,594	3,594	05.75
4,322	-	2	-	2,033	-	24,786	24,786	06.00
26	-	-	-	48	-	78	78	06.25
509	7	9	-	72	-	601	674	06.50
12	74	3	-	971	-	1,076	1,076	06.75
4,036	16	102	3,611	244	-	9,434	53,430	07.00
315	-	-	2	187	-	981	981	07.25
1,550	-	10	-	138	-	2,660	2,660	07.50
89	-	269	-	3	-	365	365	07.75
4,732	4	215	-	73	-	5,326	5,326	08.00
1,338	49	55	-	3,819	-	6,036	6,487	08.25
4,008	1	5	0	181	-	4,405	4,479	08.50
107	-	-	-	36	-	169	3,465	08.75
384	-	1	2	131	-	848	848	09.00
3,443	1	2	-	13	-	3,531	3,531	09.25
477	-	12	-	94	-	1,468	1,468	09.50
3,029	8	23	-	725	-	4,318	10,124	09.75
1,341	10	4	-	486	-	1,958	2,190	10.00
142	22	310	-	56	-	530	3,243	10.25
1,145	10	-	-	570	-	2,516	6,764	10.50
877	12	3	1	1,016	-	2,609	2,809	10.75
336	4	106	-	361	-	819	2,576	11.00
5,537	127	15	-	314	-	5,997	50,940	11.25
51	0	10	-	159	-	220	12,780	11.50
140	6	67	-	404	-	11,278	12,482	11.75
766	0	40	2	959	-	1,790	3,136	12.00
163	2	20	12	258	-	1,593	1,593	12.25
1,607	18	72	-	3,486	-	5,240	5,259	12.50
115	4	74	0	290	-	505	808	12.75
720	105	104	41,629	103,002	-	145,602	145,615	13.00
601	27	134	2	183	-	964	5,152	13.25
747	1	91	-	31	-	961	961	13.50
729	2	24	10	282	-	1,209	1,350	13.75
2,535	13	293	-	766	-	20,625	20,625	14.00
1,772	306	19	-	91	-	2,280	2,280	14.25
973	44,803	13,232	-	462	-	59,938	83,750	14.50
2,794	-	16	-	3	-	3,020	3,020	14.75
10,028	12	21	2	22	-	10,128	10,172	15.00
3,130	0	0	-	43	-	3,210	3,210	15.25
6,201	2	0	-	837	-	7,974	7,977	15.50
28,197	0	17	-	1,221	-	29,613	29,888	15.75
31,920	4	27	-	0	-	35,221	71,289	16.00
23,774	-	-	4	765	-	26,184	26,184	16.25
24,121	1	4,000	-	18	-	28,824	28,989	16.50
13,853	-	-	0	1	-	21,075	21,362	16.75
15,651	-	102	-	-	-	16,531	17,980	17.00
27,271	-	8	-	151	-	27,432	27,432	17.25
3,472	20	10	-	47	-	3,573	3,573	17.50
2,370	-	353	-	603	-	3,326	4,227	17.75
4,187	0	-	2	113	-	4,681	4,681	18.00
20,584	-	-	-	285	-	21,117	21,117	18.25
1,604	203	3	-	168	-	3,880	4,724	18.50
83	-	-	-	-	-	2,474	2,474	18.75
1,465	-	59	143	138	-	5,382	93,177	19.00
6,098	-	-	-	1,119	-	17,134	18,226	19.25
7,922	56	99	201	8,073	-	38,460	1,703,487	19.50
1,558	6	-	-	13	-	85,515	106,390	19.75
2,485	-	-	-	10	-	12,570	306,521	20.00
4,030	-	-	-	684	-	16,680	26,362	20.25
2,364	-	-	-	-	-	19,872	97,717	20.50
124,795	1	0	-	2	-	130,500	136,883	20.75
13,802	-	13,000	-	1,133	-	46,234	67,982	21.00
12,574	-	-	-	1,744	-	40,862	56,583	21.25
4,414	-	-	-	12	-	4,440	4,440	21.50
38,480	-	-	-	525	-	39,005	39,005	21.75
106,628	-	-	-	29	-	106,657	112,017	22.00 & above
596,587	46,068	33,184	45,622	143,080	-	1,202,158	4,795,956	Total
18.46	14.45	17.06	12.49	13.00	-	16.67	16.84	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

**2.5.2 Deposits Distributed by Rate of
Overall
Domestic Private**

Rate of Interest	Dec-22		Mar-23		Jun-23		Fixed	
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	7,010,569	7,614,528	7,855,908	244,399	10,140	80,408	492	210
01.00*	239,553	383,951	5,577	-	-	368,377	5,721	9,162
02.00*	197,001	204,529	-	994	-	136,719	4,754	1,676
03.00*	51,892	27,827	-	-	-	6,096	6,586	3,356
04.00*	72,217	40,956	0	-	-	17,582	34,473	5,025
05.00*	64,807	117,075	3	-	-	57,572	15,176	4,139
05.25	7,444	23,505	-	-	-	663	65	3,222
05.50	16,835	12,519	-	-	-	281	2,235	1,874
05.75	17,912	6,969	-	-	-	1,561	119	19
06.00	74,075	15,837	-	-	-	2,239	7,613	1,940
06.25	147,350	3,964	-	-	-	519	847	146
06.50	15,671	50,876	-	-	-	2,443	6,772	1,632
06.75	60,055	121,123	-	-	-	119,168	549	90
07.00	518,813	25,923	-	-	-	16,851	3,946	1,605
07.25	69,879	20,735	-	-	-	13,249	2,675	389
07.50	37,148	49,774	-	-	-	9,887	1,123	15,206
07.75	27,604	8,922	-	-	-	5,866	433	269
08.00	16,742	49,744	-	-	-	5,281	2,436	13,594
08.25	22,419	12,324	-	-	-	3,325	2,664	135
08.50	36,211	510,030	-	-	-	72,262	5,157	1,963
08.75	20,876	42,043	-	-	-	8,390	3,156	1,473
09.00	35,700	31,711	-	-	-	13,971	728	4,304
09.25	47,868	20,306	-	-	-	16,632	7,560	7,667
09.50	33,821	25,868	-	-	-	14,070	37,898	3,446
09.75	25,717	36,442	-	-	-	25,285	1,564	2,285
10.00	137,319	51,809	-	-	-	381,472	17,590	721
10.25	36,270	14,801	-	-	-	14,902	1,909	6,955
10.50	85,034	52,353	-	-	-	158,377	11,648	51
10.75	22,499	44,670	-	-	-	33,812	6,066	3,339
11.00	32,364	60,724	-	-	-	36,061	4,855	3,857
11.25	34,480	16,139	-	-	-	4,063	143	862
11.50	106,139	53,243	-	-	-	9,346	3,095	44
11.75	15,450	35,138	-	-	-	3,407	1,764	17,268
12.00	63,133	50,439	-	-	-	8,954	81	13,669
12.25	23,408	74,781	-	-	-	16,532	409	272
12.50	51,950	31,538	-	-	-	33,701	80	589
12.75	53,657	46,591	-	-	-	3,646	22	9,166
13.00	58,413	72,101	-	-	-	4,710	1,080	1,464
13.25	31,041	95,859	-	-	-	6,192	245	126
13.50	78,869	66,840	-	-	-	52,926	835	237
13.75	69,849	36,953	-	-	-	1,714	5	417
14.00	128,179	94,902	-	-	-	19,278	7,418	244
14.25	78,850	39,241	-	-	-	3,324	231	736
14.50	4,054,545	137,028	-	-	-	17,944	4,377	1,065
14.75	778,034	97,179	-	-	-	31,331	569	673
15.00	646,503	125,077	-	-	-	64,726	3,862	2,454
15.25	243,366	113,533	-	-	-	792	10,570	1,592
15.50	405,133	3,010,845	-	-	-	9,051	17,138	5,356
15.75	255,978	934,208	-	-	-	3,455	5,361	25,953
16.00	358,829	335,636	-	-	-	30,005	11,224	4,276
16.25	232,359	740,367	-	-	-	9,079	2,488	1,315
16.50	112,413	247,350	-	-	-	21,676	6,270	3,154
16.75	114,784	384,717	-	-	-	3,385	606	2,566
17.00	102,960	182,168	-	-	-	8,765	6,779	5,221
17.25	30,302	61,253	-	-	-	5,356	919	1,728
17.50	4,513	234,267	-	-	-	17,369	17,306	8,677
17.75	-	57,439	-	-	-	3,873	2,287	16,858
18.00	4,674	245,034	-	-	-	34,515	16,706	10,826
18.25	-	63,299	-	-	-	8,446	14,175	5,251
18.50	8	109,260	-	-	-	29,917	22,188	12,686
18.75	-	81,875	-	-	-	20,124	10,472	15,540
19.00	10	99,381	-	-	-	44,472	61,948	21,852
19.25	-	122,386	-	-	-	26,706	37,404	11,162
19.50	1	68,124	-	91,933	-	4,049,804	148,066	12,781
19.75	-	47,435	-	35,762	-	819,182	52,229	6,895
20.00	10	42,041	-	39,020	-	196,074	74,051	17,381
20.25	-	27,315	-	11,269	-	50,128	69,467	15,099
20.50	-	91,400	-	6,372	-	332,135	126,886	12,915
20.75	-	22,547	-	158	-	92,228	67,367	2,076
21.00	3	61,680	-	-	-	23,367	34,914	5,370
21.25	-	6,727	-	-	-	25,133	40,914	3,130
21.50	11	10	-	-	-	12,956	29,619	365
21.75	-	4,379	-	-	-	2,665	81,359	361
22.00 & above	10	6	-	-	-	99,847	32,967	2,005
Total	17,319,530	18,149,568	7,861,489	429,907	10,140	7,885,622	1,222,703	381,428
Weighted Average	12.66	13.74	0.00	8.46	-	16.58	17.70	14.66

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Interest/Return and Type of Accounts

Banking

Banks

(Million Rupees)

Jun-23								
Deposits							Total Deposits (D+E+F+G+P)	Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)		
J	K	L	M	N	O	P	Q	R
750	-	-	-	16	-	1,468	8,192,323	00.00
10,504	-	5	-	32	-	25,424	399,379	01.00*
3,916	-	-	-	-	-	10,346	148,060	02.00*
14,261	-	3,009	-	-	-	27,211	33,307	03.00*
2,982	5	138	1	27	-	42,650	60,232	04.00*
20,768	55	251	-	48	5	40,443	98,018	05.00*
6,719	-	20	1	100	-	10,127	10,789	05.25
1,239	1	52	-	52	3	5,456	5,737	05.50
119	1	147	-	87	-	492	2,053	05.75
839	1,758	83	1,669	161	1	14,062	16,302	06.00
387	6	74	2	315	-	1,777	2,296	06.25
527	2,326	2,558	1	20,998	1	34,814	37,257	06.50
1,612	31	123	4	114	-	2,523	121,691	06.75
1,502	193	235	65	351	5	7,902	24,753	07.00
64	66	527	7	592	-	4,320	17,569	07.25
2,679	256	915	1	782	63	21,024	30,911	07.50
458	41	310	51	1,320	0	2,881	8,747	07.75
1,187	109	357	1	3,201	8	20,893	26,174	08.00
116	97	613	1	1,695	-	5,322	8,647	08.25
746	59	572	3	757	24	9,279	81,541	08.50
2,772	17	357	4	553	4	8,335	16,725	08.75
2,855	77	3,648	5	464	3	12,085	26,056	09.00
3,851	109	146	0	967	-	20,301	36,933	09.25
984	222	302	1	465	26	43,345	57,415	09.50
1,057	141	2,248	1	488	1	7,785	33,070	09.75
9,374	165	587	34	819	40	29,331	410,803	10.00
199	199	632	5	2,566	13	12,479	27,381	10.25
1,626	308	199	114	2,343	54	16,343	174,720	10.50
138	47	1,066	1	11,701	20	22,379	56,191	10.75
1,629	228	200	31	2,255	15	13,071	49,132	11.00
1,892	800	1,082	1	3,534	3	8,316	12,379	11.25
5,023	62	383	8	7,934	22	16,570	25,916	11.50
5,274	1,957	108	0	1,207	13	27,593	31,000	11.75
1,081	1,033	1,023	27	18,001	-	34,914	43,868	12.00
369	34	559	2	4,395	73	6,112	22,644	12.25
3,500	721	1,739	18	4,304	-	10,951	44,652	12.50
1,693	122	142	1	709	69	11,924	15,570	12.75
2,224	310	1,283	0	1,704	-	8,067	12,777	13.00
19,893	176	1,288	2	387	-	22,116	28,308	13.25
6,463	184	1,390	15	3,678	-	12,802	65,728	13.50
6,222	46	287	0	320	0	7,297	9,011	13.75
12,536	1,893	474	369	1,421	-	24,355	43,633	14.00
14,472	2,971	2,370	6	7,881	-	28,667	31,992	14.25
39,405	230	3,546	83	21,891	-	70,597	88,541	14.50
16,478	82	160	4	663	55	18,685	50,015	14.75
34,192	46	3,974	4	1,050	-	45,582	110,308	15.00
20,563	37	102	-	10	-	32,874	33,666	15.25
80,677	28	4,343	4	418	-	107,963	117,014	15.50
57,804	-	1	-	5,406	-	94,525	97,980	15.75
106,151	666	203	-	733	-	123,252	153,258	16.00
71,315	1	1,628	-	9,848	-	86,595	95,674	16.25
23,992	61	243	-	108	-	33,828	55,504	16.50
14,614	170	1	-	454	-	18,410	21,795	16.75
63,282	51	64	-	125	-	75,522	84,287	17.00
20,698	115	37	-	102	-	23,598	28,954	17.25
8,699	41	511	-	-	-	35,235	52,604	17.50
5,049	20	91	-	-	-	24,305	28,178	17.75
35,761	49	501	0	199	-	64,041	98,555	18.00
3,292	-	-	-	11	-	22,728	31,174	18.25
11,392	12	90	50	40	-	46,458	76,375	18.50
9,231	-	-	-	4	-	35,246	55,370	18.75
67,293	-	5	-	2,309	-	153,408	197,880	19.00
14,612	-	-	-	1	-	63,179	89,884	19.25
15,120	8	3	0	397	-	176,375	4,318,112	19.50
12,740	-	-	-	47	-	71,912	926,856	19.75
86,759	30	50	-	23	-	178,294	413,388	20.00
31,299	-	-	-	61	-	115,926	177,323	20.25
50,154	-	4	-	-	-	189,958	528,465	20.50
34,741	23	3	-	7	-	104,216	196,603	20.75
70,223	3	8	-	3	-	110,521	133,888	21.00
27,764	-	-	-	-	-	71,808	96,941	21.25
33,996	-	-	-	30	-	64,011	76,967	21.50
40,202	1	153	-	-	-	122,076	124,741	21.75
79,879	-	-	-	6	-	114,857	214,704	22.00 & above
1,363,879	18,499	47,220	2,597	152,689	519	3,189,534	19,376,692	Total
17.05	11.27	11.57	8.28	11.87	10.76	16.64	16.29	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

2.5.3 Deposits Distributed by Rate of Overall Foreign

Rate of Interest	Dec-22	Mar-23	Jun-23						Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	
A	B	C	D	E	F	G	H	I	
00.00	101,054	129,177	132,352	-	-	7,070	62	-	
01.00*	5,646	7,072	-	-	-	6,070	-	-	
02.00*	-	-	-	-	-	-	7,811	-	
03.00*	-	-	-	-	-	-	-	-	
04.00*	-	807	-	-	-	-	2,814	27	
05.00*	-	3,000	-	-	-	-	7,543	-	
05.25	-	-	-	-	-	-	100	-	
05.50	-	-	-	-	-	-	350	-	
05.75	-	100	-	-	-	-	-	-	
06.00	-	-	-	-	-	-	-	-	
06.25	-	-	-	-	-	-	-	-	
06.50	-	66	-	-	-	-	-	-	
06.75	-	-	-	-	-	-	-	-	
07.00	-	12	-	-	-	-	-	-	
07.25	-	-	-	-	-	-	-	-	
07.50	-	-	-	-	-	-	-	-	
07.75	-	705	-	-	-	-	-	-	
08.00	-	191	-	-	-	-	-	-	
08.25	-	11	-	-	-	-	-	-	
08.50	-	11	-	-	-	-	-	-	
08.75	-	98	-	-	-	-	-	-	
09.00	-	-	-	-	-	-	-	-	
09.25	-	-	-	-	-	-	-	-	
09.50	-	-	-	-	-	-	-	-	
09.75	-	-	-	-	-	-	-	-	
10.00	-	70	-	-	-	-	-	-	
10.25	-	-	-	-	-	-	-	-	
10.50	-	-	-	-	-	-	-	-	
10.75	-	-	-	-	-	-	-	-	
11.00	-	-	-	-	-	-	-	-	
11.25	-	-	-	-	-	-	-	-	
11.50	-	-	-	-	-	-	-	-	
11.75	-	-	-	-	-	-	-	-	
12.00	-	-	-	-	-	-	-	-	
12.25	-	-	-	-	-	-	-	-	
12.50	-	900	-	-	-	-	-	-	
12.75	-	-	-	-	-	-	-	-	
13.00	26	26	-	-	-	-	-	-	
13.25	1,323	5	-	-	-	-	-	-	
13.50	7,048	43	-	-	-	-	-	-	
13.75	8,506	29	-	-	-	-	-	-	
14.00	3,037	-	-	-	-	-	-	-	
14.25	4,010	-	-	-	-	-	-	-	
14.50	200,270	5,770	-	-	-	-	-	170	
14.75	20,554	-	-	-	-	-	-	-	
15.00	6,061	625	-	-	-	-	625	-	
15.25	1,500	-	-	-	-	-	-	-	
15.50	68,424	197,833	-	-	-	-	-	-	
15.75	3,368	18,131	-	-	-	-	-	-	
16.00	-	351	-	-	-	-	-	-	
16.25	-	-	-	-	-	-	-	-	
16.50	-	84,212	-	-	-	-	-	-	
16.75	-	5,000	-	-	-	-	-	-	
17.00	-	-	-	-	-	-	-	-	
17.25	-	-	-	-	-	-	-	-	
17.50	-	-	-	-	-	-	-	-	
17.75	-	2,200	-	-	-	-	-	-	
18.00	-	-	-	-	-	-	-	-	
18.25	-	-	-	-	-	-	-	-	
18.50	-	2,812	-	-	-	-	11,039	-	
18.75	-	9,115	-	-	-	-	32,574	-	
19.00	-	-	-	-	-	-	-	-	
19.25	-	-	-	-	-	-	-	-	
19.50	-	-	-	-	-	230,622	-	-	
19.75	-	-	-	-	-	-	1,404	-	
20.00	-	-	-	-	-	1	-	-	
20.25	-	-	-	-	-	-	-	-	
20.50	-	-	-	-	-	70,098	-	-	
20.75	-	-	-	-	-	21	-	-	
21.00	-	-	-	-	-	-	-	-	
21.25	-	-	-	-	-	-	-	-	
21.50	-	-	-	-	-	-	-	-	
21.75	-	-	-	-	-	-	-	-	
22.00 & above	-	-	-	-	-	-	-	-	
Total	430,827	468,370	132,352	-	-	313,882	64,322	197	
Weighted Average	14.18	15.06	-	-	-	18.92	14.18	13.06	

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Interest/Return and Type of Accounts

Banking

Banks

(Million Rupees)

Jun-23								
Deposits							Total Deposits	Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	(D+E+F+G+P)	R
J	K	L	M	N	O	P	Q	
-	-	-	-	-	-	62	139,484	00.00
-	-	-	-	-	-	-	6,070	01.00*
-	-	-	-	-	-	7,811	7,811	02.00*
-	-	-	-	-	-	-	-	03.00*
-	-	-	-	-	-	2,841	2,841	04.00*
-	-	-	-	-	-	7,543	7,543	05.00*
-	-	-	-	-	-	100	100	05.25
-	-	-	-	-	-	350	350	05.50
-	-	-	-	-	-	-	-	05.75
-	-	-	-	-	-	-	-	06.00
-	-	-	-	-	-	-	-	06.25
-	-	-	-	-	-	-	-	06.50
-	-	-	-	-	-	-	-	06.75
-	-	-	-	-	-	-	-	07.00
-	-	-	-	-	-	-	-	07.25
-	-	-	-	-	-	-	-	07.50
-	-	-	-	-	-	-	-	07.75
-	-	-	-	-	-	-	-	08.00
-	-	-	-	-	-	-	-	08.25
-	-	-	-	-	-	-	-	08.50
-	-	-	-	-	-	-	-	08.75
-	-	-	-	-	-	-	-	09.00
-	-	-	-	-	-	-	-	09.25
-	-	-	-	-	-	-	-	09.50
-	-	-	-	-	-	-	-	09.75
-	-	-	-	-	-	-	-	10.00
-	-	-	-	-	-	-	-	10.25
-	-	-	-	-	-	-	-	10.50
-	-	-	-	-	-	-	-	10.75
-	-	-	-	-	-	-	-	11.00
-	-	-	-	-	-	-	-	11.25
-	-	-	-	-	-	-	-	11.50
-	-	-	-	-	-	-	-	11.75
-	-	-	-	-	-	-	-	12.00
-	-	-	-	-	-	-	-	12.25
-	-	-	-	-	-	-	-	12.50
-	-	-	-	-	-	-	-	12.75
-	-	-	-	-	-	-	-	13.00
5	-	-	-	-	-	5	5	13.25
10	-	-	-	-	-	10	10	13.50
-	-	-	-	-	-	-	-	13.75
-	-	-	-	-	-	-	-	14.00
-	-	-	-	-	-	-	-	14.25
-	-	-	-	-	-	170	170	14.50
-	-	-	-	-	-	-	-	14.75
-	-	-	-	-	-	625	625	15.00
-	-	-	-	-	-	-	-	15.25
-	-	-	-	-	-	-	-	15.50
-	-	-	-	-	-	-	-	15.75
-	-	-	-	-	-	-	-	16.00
-	-	-	-	-	-	-	-	16.25
-	-	-	-	-	-	-	-	16.50
-	-	-	-	-	-	-	-	16.75
-	-	-	-	-	-	-	-	17.00
-	-	-	-	-	-	-	-	17.25
-	-	-	-	-	-	-	-	17.50
-	-	-	-	-	-	-	-	17.75
-	-	-	-	-	-	-	-	18.00
-	-	-	-	-	-	-	-	18.25
-	-	-	-	-	-	11,039	11,039	18.50
-	-	-	-	-	-	32,574	32,574	18.75
-	-	-	-	-	-	-	-	19.00
-	-	-	-	-	-	-	-	19.25
-	-	-	-	-	-	-	230,622	19.50
-	-	-	-	-	-	1,404	1,404	19.75
-	-	-	-	-	-	-	1	20.00
-	-	-	-	-	-	-	-	20.25
-	-	-	-	-	-	-	70,098	20.50
-	-	-	-	-	-	-	21	20.75
-	-	-	-	-	-	-	-	21.00
-	-	-	-	-	-	-	-	21.25
-	-	-	-	-	-	-	-	21.50
-	-	-	-	-	-	-	-	21.75
-	-	-	-	-	-	-	-	22.00 & above
15	-	-	-	-	-	64,535	510,768	Total
13.37	-	-	-	-	-	14.17	18.11	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

2.6 Deposits Distributed by Size of All As on

Size of Account (Rs.)	Domestic									
	Foreign Constituents		Government		Non Financial Public Sector Enterprises		NBFI's		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 25,000	730,336	1,908	293,421	1,082	14,984	14	37,335	52	7,844,434	21,333
25,000 to 50,000	58,309	2,064	42,340	1,517	570	20	1,657	58	501,434	17,559
50,000 to 100,000	51,733	3,737	45,448	3,191	548	39	1,384	99	309,361	21,102
100,000 to 150,000	30,578	3,769	21,753	2,632	276	34	1,046	130	164,757	19,956
150,000 to 200,000	17,911	3,113	12,558	2,104	225	39	661	115	94,923	15,873
200,000 to 300,000	26,065	6,415	12,535	3,044	275	68	929	227	129,904	31,495
300,000 to 400,000	16,608	5,739	7,459	2,575	204	70	599	209	79,956	27,683
400,000 to 500,000	14,218	6,413	5,186	2,328	132	59	391	175	54,319	24,114
500,000 to 750,000	23,248	13,950	9,488	5,724	310	193	828	504	103,669	62,510
750,000 to 1,000,000	13,262	11,759	5,539	4,806	222	196	552	478	57,510	50,031
1,000,000 to 2,000,000	27,107	37,633	15,469	22,587	553	801	1,314	1,883	127,328	174,728
2,000,000 to 3,000,000	12,433	30,587	6,070	14,800	452	1,153	694	1,703	55,829	134,562
3,000,000 to 4,000,000	7,113	24,508	3,402	11,717	220	768	401	1,371	32,025	109,890
4,000,000 to 5,000,000	5,209	23,376	2,225	9,947	163	731	412	1,888	20,985	93,302
5,000,000 to 6,000,000	4,270	23,011	1,946	10,619	129	704	321	1,741	18,339	98,216
6,000,000 to 7,000,000	2,908	18,702	1,358	8,791	106	685	177	1,154	11,419	73,808
7,000,000 to 8,000,000	2,212	16,425	1,044	7,771	89	665	162	1,218	8,679	64,699
8,000,000 to 9,000,000	1,650	13,945	1,099	9,391	68	573	138	1,168	6,955	58,732
9,000,000 to 10,000,000	1,422	13,549	804	7,657	56	532	95	894	5,928	56,223
10,000,000 to 100,000,000	11,725	279,129	11,489	374,704	1,451	57,321	1,961	61,444	65,016	1,542,310
100,000,000 to 500,000,000	540	98,495	3,631	731,778	723	165,479	531	110,483	4,719	936,877
500,000,000 to 1,000,000,000	39	26,165	793	572,804	226	147,368	108	73,182	579	386,083
1,000,000,000 to 5,000,000,000	21	40,173	598	1,088,339	318	611,732	208	375,608	448	784,510
5,000,000,000 to 10,000,000,000	2	13,504	65	576,526	21	210,673	19	131,881	55	358,201
10,000,000,000 & Over	1	19,552	14	227,647	16	224,569	9	137,990	20	372,267
Total	1,058,920	737,621	505,734	3,704,081	22,337	1,424,484	51,932	905,655	9,698,591	5,536,064

*The upper limits of the ranges are exclusive of amounts e.g. Rs. 500,000 to 600,000 stands for Rs. 500,000 and over but less than Rs. 600,000

Accounts and Category of Deposit Holders
Banks
30th June, 2023

(Million Rupees)

Constituents										Size of Account (Rs.)
Trust Funds		Personal		Other		Sub Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
503,490	5,127	48,530,155	136,525	128,214	747	57,352,033	164,880	58,082,369	166,788	Less Than 25,000
5,570	200	4,849,489	174,661	33,256	612	5,434,316	194,625	5,492,625	196,689	25,000 to 50,000
7,113	512	5,697,242	409,122	20,501	935	6,081,597	435,000	6,133,330	438,736	50,000 to 100,000
3,266	391	3,470,651	424,201	8,812	972	3,670,561	448,316	3,701,139	452,085	100,000 to 150,000
3,484	339	2,341,557	406,455	4,976	220	2,458,384	425,145	2,476,295	428,258	150,000 to 200,000
7,214	1,781	2,718,000	658,891	12,539	3,006	2,881,396	698,512	2,907,461	704,927	200,000 to 300,000
1,574	544	1,420,823	489,701	3,343	1,172	1,513,958	521,952	1,530,566	527,691	300,000 to 400,000
1,339	604	871,437	389,562	3,851	1,637	936,655	418,478	950,873	424,891	400,000 to 500,000
2,739	1,638	1,178,571	711,476	3,405	1,922	1,299,010	783,967	1,322,258	797,917	500,000 to 750,000
1,872	1,619	587,140	510,827	1,420	1,207	654,255	569,164	667,517	580,923	750,000 to 1,000,000
5,073	7,448	922,676	1,265,927	4,398	5,867	1,076,811	1,479,240	1,103,918	1,516,874	1,000,000 to 2,000,000
2,848	6,994	325,282	782,100	1,073	2,557	392,248	943,870	404,681	974,457	2,000,000 to 3,000,000
2,444	8,463	153,181	523,659	211	724	191,884	656,593	198,997	681,101	3,000,000 to 4,000,000
1,395	6,241	90,874	405,619	125	545	116,179	518,274	121,388	541,649	4,000,000 to 5,000,000
1,424	7,546	71,602	384,144	150	823	93,911	503,793	98,181	526,803	5,000,000 to 6,000,000
687	4,474	39,939	257,554	209	1,347	53,895	347,812	56,803	366,514	6,000,000 to 7,000,000
520	3,870	30,556	227,619	44	330	41,094	306,172	43,306	322,597	7,000,000 to 8,000,000
376	3,190	23,215	196,272	36	307	31,887	269,633	33,537	283,578	8,000,000 to 9,000,000
399	3,807	18,461	175,172	28	264	25,771	244,549	27,193	258,098	9,000,000 to 10,000,000
5,187	147,844	118,023	2,428,039	445	13,206	203,572	4,624,868	215,297	4,903,997	10,000,000 to 100,000,000
849	172,380	2,666	457,702	99	14,863	13,218	2,589,562	13,758	2,688,057	100,000,000 to 500,000,000
121	73,939	151	98,006	1	918	1,979	1,352,300	2,018	1,378,465	500,000,000 to 1,000,000,000
91	151,823	70	126,658	5	10,098	1,738	3,148,767	1,759	3,188,940	1,000,000,000 to 5,000,000,000
1	5,147					161	1,282,428	163	1,295,932	5,000,000,000 to 10,000,000,000
		1	55,422			60	1,017,894	61	1,037,446	10,000,000,000 & Over
559,076	615,920	73,461,762	11,695,313	227,141	64,279	84,526,573	23,945,795	85,585,493	24,683,416	Total

2.7 Deposits Distributed by Type of Account All

(Million Rupees)

(Amount in Rupees)									
Type of Accounts	Mar-23		Jun-23		Apr to Jun 2023				
	No. of Accounts	Amount	No. of Accounts	Amount	Over the Counter (OTC)	Debits		Debits	
						Fund Transfer(Paper based)	Fund Transfer(Online)	Other Than	
								Others	Total Debits
I. Current Deposits	60,689,469	8,495,615	62,400,727	8,986,948	21,916,905	50,427,145	28,044,469	240,023,003	340,411,522
1) Basic Banking Accounts	4,291,358	226,201	4,262,673	224,767	59,056	2,102	51,824	453,533	566,515
II. Call Deposits	314,481	372,156	307,811	503,164	223,375	93,465	1,635,593	64,524	2,016,956
III. Other Deposit Accounts	105,137	551,984	160,692	681,292	362,159	591,623	153,969	1,860,792	2,968,544
IV. Saving Deposits	21,515,723	9,314,709	21,858,684	10,055,786	7,030,376	40,877,195	10,677,009	141,707,845	200,292,426
V. Fixed or Term Deposits	946,194	4,114,431	857,579	4,456,226	242,866	1,275,065	49,137	106,330,188	107,897,255
1) Less Than Three Months	71,373	682,838	64,783	673,957	54,644	669,670	9,933	28,368,119	29,102,566
2) For Three Months and Over but Less Than Six Months	67,415	574,983	40,005	788,696	11,155	282,550	-	34,696,405	34,990,109
3) For Six Months and Over but Less Than One Year	55,185	543,299	38,920	543,614	139,833	104,069	0	23,378,273	23,622,176
4) For One Year & Over but Less Than Two Years	414,102	1,876,817	426,308	1,960,481	21,691	246,498	0	19,815,838	20,084,028
5) For Two Years & Over but Less Than Three Years	29,978	69,006	22,402	64,567	1,473	1,100	-	3,880	5,654
6) For Three Years & Over but Less Than Four Years	29,561	83,972	32,290	80,405	305	235	0	10,126	10,666
7) For Four Years & Over but Less Than Five Years	22,298	5,737	35,898	48,218	12,503	4,307	-	1,311	18,122
8) For Five Years & Over but Less Than Ten Years	254,076	276,750	195,653	295,769	918	5,821	-	30,915	37,653
9) For Ten Years and Over	2,206	1,029	1,320	519	343	19	-	26,120	26,482
Total	83,571,004	22,848,894	85,585,493	24,683,416	29,775,681	93,264,493	40,560,177	489,986,353	653,586,704

* Turnover of banks deposits can be calculated by ratio of overall debits to deposits and Average Deposits.

By the deposits turnover we mean, the number of times the debits are of the average deposits during the same period. The quarterly turnover rate for example, of 14.5 means that the debits on a quarterly basis are 14.5 times the average deposits of banks during the specified period.

**and Debits/Credits to Deposits
Banks**

(Million Rupees)				
Apr to Jun 2023				
Credits				
Over the Counter (OTC)	Other than the Counter			Total Credits
	Fund Transfer(Paper based)	Fund Transfer(Online)	Others	
56,297,138	36,668,342	39,402,231	209,678,478	342,046,189
68,349	424,367	71,247	64,665	628,628
261,812	88,922	1,587,640	164,107	2,102,480
546,884	533,312	158,132	1,674,762	2,913,090
14,648,821	18,560,864	9,433,459	160,766,665	203,409,809
547,769	1,238,900	79,924	106,257,499	108,124,093
357,839	503,499	22,395	28,210,226	29,093,959
30,979	362,572	47,274	19,514,820	19,955,645
143,425	96,455	155	37,608,978	37,849,013
6,916	197,597	6,638	20,907,563	21,118,713
46	1,018	-	836	1,900
583	80	-	4,731	5,394
5,831	4	-	1,108	6,943
1,349	77,621	3,462	8,762	91,195
-	55	-	-	55
72,302,423	57,090,339	50,661,386	478,541,512	658,595,661

Scheduled Banks

Advances

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Dec-22		Mar23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	237,421	98,199	239,461	101,980	240,390	94,555
II. Securities, Shares and Other						
Financial Instruments:	1,133	148,520	1,112	164,745	993	144,593
A. Quoted on the Stock Exchange:	642	60,858	637	69,022	557	74,021
1. To Stock Brokers and Dealers:	357	40,821	361	38,752	322	39,012
(a) Government and Other Trustee Securities	158	10,763	147	10,588	149	11,453
(b) Shares and Debentures	193	26,965	210	26,574	168	25,205
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	6	3,094	4	1,591	5	2,354
2. To Others:	285	20,037	276	30,270	235	35,009
(a) Government and Other Trustee Securities	81	1,109	74	1,325	67	6,047
(b) Shares and Debentures	166	17,870	162	19,315	134	19,071
(c) Participation Term Certificates	5	9	5	10	4	8
(d) Others	33	1,049	35	9,620	30	9,882
B. Unquoted on the Stock Exchange:	491	87,662	475	95,723	436	70,573
1. To Stock Brokers and Dealers:	128	12,942	147	11,850	141	11,451
(a) Government and Other Trustee Securities	1	0	1	0	1	0
(b) Shares and Debentures	119	12,556	140	11,559	135	11,168
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	8	385	6	291	5	282
2. To Others:	363	74,720	328	83,873	295	59,122
(a) Government and Other Trustee Securities	124	29,164	103	28,184	97	8,386
(b) Shares and Debentures	50	3,533	45	2,379	36	2,186
(c) Participation Term Certificates	3	1	1	-	-	-
(d) Others	186	42,022	179	53,309	162	48,549
III. Merchandise	68,953	2,900,848	73,703	3,001,916	67,812	2,777,643
A. Food Items:	20,646	840,853	22,989	949,630	20,336	819,941
1. Wheat	9,579	322,418	8,944	383,305	8,728	349,489
2. Rice and Paddy	3,408	170,331	3,141	139,485	2,647	103,956
3. Other Grains & Pulses:	543	9,651	524	9,686	516	8,321
(a) Indigenous	421	8,175	412	7,763	415	6,936
(b) Imported	122	1,475	112	1,923	101	1,385
4. Edible Oils:	1,563	89,349	1,758	92,209	1,549	92,358
(a) Indigenous	1,488	86,736	1,681	87,393	1,462	87,078
(b) Imported	75	2,614	77	4,816	87	5,280
5. Sugar:	1,433	154,023	1,689	239,849	1,521	184,128
(a) Indigenous	1,426	151,412	1,682	236,651	1,514	182,809
(b) Imported	7	2,610	7	3,199	7	1,320
6. Kariana And Spices	229	3,827	219	3,334	203	2,761
7. Fish And Fish Preparations	47	2,502	29	1,343	20	538
8. Other Food Items:	3,844	88,753	6,685	80,419	5,152	78,389
(a) Indigenous	3,799	87,751	6,652	79,525	5,121	77,390
(b) Imported	45	1,002	33	894	31	1,000
B. Raw Materials:	23,791	761,440	23,106	729,049	22,353	691,690
1. Cotton Raw:	14,756	194,266	14,691	175,546	14,392	165,220
(a) Indigenous	3,378	177,840	3,200	156,889	2,852	146,386
(b) Imported	11,378	16,427	11,491	18,657	11,540	18,833
2. Synthetic Fibers:	151	17,340	137	15,639	128	14,532
(a) Indigenous	123	14,714	105	13,403	95	13,499
(b) Imported	28	2,626	32	2,236	33	1,033
3. Fertilizers:	1,566	80,297	1,458	67,444	1,464	68,267
(a) Indigenous	1,551	73,633	1,445	61,249	1,450	63,257
(b) Imported	15	6,664	13	6,195	14	5,010
4. Petroleum Crude:	1,225	162,393	1,311	175,379	1,330	149,959
(a) Indigenous	1,150	120,313	1,244	127,686	1,260	106,138
(b) Imported	75	42,081	67	47,693	70	43,820
5. Iron and Steel:	2,776	143,211	2,476	125,651	2,165	123,239
(a) Indigenous	1,916	98,788	1,695	82,150	1,586	82,144
(b) Imported	860	44,423	781	43,501	579	41,095
6. Wool & Goat Hair	24	1,035	2	15	2	15
7. Hides & Skins	166	6,545	173	5,481	156	4,996
8. Oil Seeds	221	10,802	206	11,721	267	10,971
9. Pesticides & Insecticides:	534	5,103	476	6,153	464	6,729
(a) Indigenous	528	4,896	458	5,143	449	6,232
(b) Imported	6	207	18	1,011	15	497
10. Other Raw Materials:	2,372	140,446	2,176	146,021	1,985	147,762
(a) Indigenous	2,089	126,212	1,929	132,707	1,809	137,203
(b) Imported	283	14,234	247	13,313	176	10,559

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Dec-22		Mar23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	24,516	1,298,555	27,608	1,323,236	25,123	1,266,012
1. Cotton Textiles:	3,886	259,661	4,925	292,431	4,812	296,950
(a) Indigenous	3,656	248,511	4,708	281,539	4,599	286,445
(b) Imported	230	11,151	217	10,892	213	10,506
2. Cotton Yarn:	2,416	94,882	2,523	92,688	2,488	89,549
(a) Indigenous	2,375	93,218	2,482	90,980	2,445	88,077
(b) Imported	41	1,664	41	1,709	43	1,472
3. Other Textiles:	3,000	201,139	3,631	227,078	3,430	232,393
(a) Indigenous	2,975	199,430	3,606	225,084	3,404	228,627
(b) Imported	25	1,709	25	1,994	26	3,766
4. Machinery:	1,205	60,969	1,273	70,178	1,210	55,335
(a) Indigenous	649	37,066	712	34,279	669	32,309
(b) Imported	556	23,903	561	35,899	541	23,026
5. Handloom Products	1	16	2	38	3	64
6. Carpets & Rugs	35	1,116	33	958	29	917
7. Readymade Garments	1,526	102,679	1,725	100,150	1,564	93,333
8. Cement and Cement Products:	672	140,112	676	141,797	666	147,194
(a) Indigenous	648	136,459	657	138,486	650	144,502
(b) Imported	24	3,653	19	3,310	16	2,693
9. Sports Goods	115	2,313	120	2,686	93	1,586
10. Surgical Instruments	189	10,783	189	8,822	171	7,472
11. Chemicals & Dyes	1,802	70,995	1,851	62,269	1,732	61,568
12. Other Finished Goods:	9,669	353,889	10,660	324,141	8,925	279,650
(a) Indigenous	9,054	319,826	10,209	307,157	8,575	270,273
(b) Imported	615	34,063	451	16,985	350	9,377
IV. Fixed Assets Including Machinery	455,708	2,373,806	452,992	2,152,522	435,573	2,160,035
A. Transport Equipment	433,971	856,627	434,075	817,171	416,663	781,707
B. Furniture & Fixtures	346	16,295	354	15,889	334	15,350
C. Office Equipment	381	59,659	371	46,170	392	46,523
D. Other Machinery & Equipment	21,010	1,441,226	18,192	1,273,292	18,184	1,316,454
V. Real Estate	670,285	1,777,657	645,412	1,701,059	627,866	1,704,776
A. Land	538,798	630,357	515,733	581,000	494,352	569,126
1. Residential	13,552	240,226	12,189	223,357	11,599	212,341
(a) House	13,131	238,493	10,094	213,457	9,704	206,207
(b) Flat	421	1,733	2,095	9,900	1,895	6,133
2. Non-Residential	525,246	390,131	503,544	357,643	482,753	356,785
(a) Commercial	16,554	195,557	14,899	171,688	15,014	165,286
(b) Industrial	1,037	32,960	855	36,214	1,230	36,643
(c) Agriculture	507,039	141,865	487,322	139,443	466,105	143,618
(c) Others	616	19,749	468	10,298	404	11,238
B. Buildings:	131,487	1,147,300	129,679	1,120,060	133,514	1,135,650
1. Residential	117,510	651,040	116,374	644,172	120,927	663,681
(a) House	106,022	584,092	101,883	558,063	106,969	578,158
(b) Flat	11,488	66,948	14,491	86,109	13,958	85,524
2. Non-Residential	13,977	496,260	13,305	475,887	12,587	471,969
(a) Commercial	6,250	237,869	6,146	231,842	5,832	230,635
(b) Industrial	3,322	177,957	3,220	180,075	3,053	179,629
(c) Agriculture	2,887	48,551	2,689	35,995	2,388	36,827
(c) Others	1,518	31,884	1,250	27,975	1,314	24,879
VI. Fixed Deposits and Insurance Policies	31,225	533,840	27,420	463,342	26,046	456,416
A. Bank Deposits	31,013	530,883	27,269	461,087	25,921	454,713
1. Security Deposits	2,280	31,506	2,601	31,297	2,368	55,533
2. Term Deposits (TDRs)	20,089	428,250	18,229	401,984	17,153	359,708
3. Other Deposits	8,644	71,127	6,439	27,806	6,400	39,472
B. Insurance Policies	212	2,957	151	2,254	125	1,703
VII. Others	566,138	3,532,437	426,519	3,663,177	448,460	4,258,728
A. Other Secured Advances	136,779	1,302,221	120,594	1,629,015	124,790	1,659,541
1. Receivables	95,852	616,044	97,285	607,277	98,531	524,759
2. Employees Benefits	3,138	553	3,152	574	3,357	599
3. Others	37,789	685,625	20,157	1,021,164	22,902	1,134,184
B. Advances Secured by Guarantee(s)	429,359	2,230,216	305,925	2,034,162	323,670	2,599,187
1. Institutional Guarantee(s)	7,001	2,015,430	6,700	1,821,513	6,917	2,386,071
2. Individual Guarantee(s)	422,358	214,786	299,225	212,649	316,753	213,116
VIII. Unsecured Advances	2,308,123	198,724	2,499,248	206,379	2,606,408	211,171
1. Credit Cards	1,870,616	94,552	1,965,239	89,212	2,058,512	93,756
2. Personal Loan	220,572	51,434	515,583	109,232	525,455	109,094
3. Others	216,935	52,738	18,426	7,934	22,441	8,321
Total	4,338,986	11,564,031	4,365,867	11,455,120	4,453,548	11,807,917

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	222,817	89,802	225,228	93,388	226,500	85,842
II. Securities, Shares and Other						
Financial Instruments:	291	44,890	282	57,696	256	52,780
A. Quoted on the Stock Exchange:	105	3,686	102	3,353	91	2,857
1. To Stock Brokers and Dealers:	13	2,204	12	1,677	11	1,595
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	13	2,204	12	1,677	11	1,595
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	92	1,482	90	1,676	80	1,262
(a) Government and Other Trustee Securities	73	1,060	70	1,275	62	943
(b) Shares and Debentures	18	417	19	396	17	314
(c) Participation Term Certificates	-	5	1	5	1	5
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	186	41,205	180	54,343	165	49,923
1. To Stock Brokers and Dealers:	5	779	6	777	6	771
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	5	779	6	777	6	771
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	181	40,426	174	53,566	159	49,152
(a) Government and Other Trustee Securities	33	6,806	31	6,812	26	6,580
(b) Shares and Debentures	3	798	2	798	4	798
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	145	32,822	141	45,957	129	41,774
III. Merchandise	17,809	519,480	17,690	500,438	17,575	504,098
A. Food Items:	1,279	174,725	1,193	169,181	1,165	179,599
1. Wheat	84	63,567	84	74,656	85	95,803
2. Rice and Paddy	424	53,018	369	32,189	348	25,066
3. Other Grains & Pulses:	26	332	25	236	24	182
(a) Indigenous	23	329	22	234	22	180
(b) Imported	3	3	3	3	2	2
4. Edible Oils:	164	7,987	150	5,726	157	8,259
(a) Indigenous	164	7,987	150	5,726	157	8,259
(b) Imported	-	-	-	-	-	-
5. Sugar:	187	41,298	185	48,133	182	43,169
(a) Indigenous	187	41,298	185	48,133	182	43,169
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	17	69	16	32	14	41
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	377	8,454	364	8,208	355	7,080
(a) Indigenous	377	8,454	364	8,208	355	7,080
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	13,044	157,603	13,152	152,640	13,205	154,803
1. Cotton Raw:	11,608	27,385	11,747	27,898	11,793	29,284
(a) Indigenous	508	21,930	534	22,626	514	23,634
(b) Imported	11,100	5,456	11,213	5,271	11,279	5,649
2. Synthetic Fibers:	2	210	2	209	2	208
(a) Indigenous	1	10	1	9	1	8
(b) Imported	1	200	1	200	1	200
3. Fertilizers:	517	9,321	513	8,843	511	9,742
(a) Indigenous	517	9,321	513	8,843	511	9,742
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	30	54,648	32	49,658	32	50,034
(a) Indigenous	16	50,852	17	45,861	17	46,509
(b) Imported	14	3,796	15	3,797	15	3,524
5. Iron and Steel:	184	10,507	153	10,000	151	13,206
(a) Indigenous	155	6,574	125	6,013	123	6,376
(b) Imported	29	3,933	28	3,987	28	6,830
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	3	12	3	12	3	12
8. Oil Seeds	2	9	2	9	2	9
9. Pesticides & Insecticides:	39	244	39	659	38	708
(a) Indigenous	39	244	39	659	38	708
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	659	55,266	661	55,351	673	51,599
(a) Indigenous	656	55,262	658	55,348	670	51,596
(b) Imported	3	4	3	4	3	4

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	3,486	187,152	3,345	178,618	3,205	169,696
1. Cotton Textiles:	981	49,383	981	46,979	989	46,144
(a) Indigenous	904	43,071	905	41,495	912	40,826
(b) Imported	77	6,312	76	5,484	77	5,318
2. Cotton Yarn:	536	28,282	513	27,464	510	26,130
(a) Indigenous	508	28,094	485	27,275	482	25,941
(b) Imported	28	188	28	188	28	188
3. Other Textiles:	216	26,317	200	25,857	196	23,995
(a) Indigenous	197	25,544	182	25,061	179	23,289
(b) Imported	19	774	18	796	17	706
4. Machinery:	18	1,955	22	1,586	23	1,575
(a) Indigenous	13	16	17	24	18	25
(b) Imported	5	1,939	5	1,562	5	1,549
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	13	439	14	391	9	366
7. Readymade Garments	195	20,938	213	20,460	202	19,703
8. Cement and Cement Products:	81	19,877	71	19,708	66	17,890
(a) Indigenous	81	19,877	71	19,708	66	17,890
(b) Imported	-	-	-	-	-	-
9. Sports Goods	8	133	7	98	7	83
10. Surgical Instruments	6	62	6	39	6	62
11. Chemicals & Dyes	203	7,209	187	6,269	172	7,086
12. Other Finished Goods:	1,229	32,555	1,131	29,768	1,025	26,661
(a) Indigenous	1,182	31,106	1,093	28,631	989	25,670
(b) Imported	47	1,449	38	1,136	36	992
IV. Fixed Assets Including Machinery	73,378	312,028	73,056	309,517	73,094	304,501
A. Transport Equipment	67,260	98,882	66,965	99,957	66,580	97,218
B. Furniture & Fixtures	28	8,008	27	7,850	28	7,026
C. Office Equipment	74	5,949	63	5,946	65	5,918
D. Other Machinery & Equipment	6,016	199,189	6,001	195,764	6,421	194,339
V. Real Estate	545,328	454,629	524,160	444,581	503,230	456,429
A. Land	495,880	227,698	474,348	219,912	453,253	226,812
1. Residential	2,742	70,553	3,353	67,940	3,210	68,951
(a) House	2,741	70,548	3,353	67,940	3,210	68,951
(b) Flat	1	5	-	-	-	-
2. Non-Residential	493,138	157,144	470,995	151,972	450,043	157,861
(a) Commercial	4,342	37,728	3,121	36,502	3,337	38,346
(b) Industrial	55	1,266	63	1,256	64	1,359
c) Agriculture	488,726	115,050	467,811	114,214	446,635	118,142
(c) Others	15	3,100	-	-	7	15
B. Buildings:	49,448	226,931	49,812	224,669	49,977	229,617
1. Residential	45,413	104,173	45,847	105,029	46,047	107,081
(a) House	45,376	103,986	45,807	104,867	46,004	106,918
(b) Flat	37	187	40	162	43	163
2. Non-Residential	4,035	122,758	3,965	119,640	3,930	122,536
(a) Commercial	2,251	95,346	2,220	93,815	2,219	96,092
(b) Industrial	285	15,616	250	14,608	265	14,049
c) Agriculture	1,451	9,179	1,462	9,164	1,422	10,898
(c) Others	48	2,616	33	2,053	24	1,498
VI. Fixed Deposits and Insurance Policies	409	17,122	349	14,276	342	12,902
A. Bank Deposits	316	16,067	286	14,056	295	12,755
1. Security Deposits	213	14,653	191	13,059	197	10,813
2. Term Deposits (TDRs)	56	870	49	475	45	1,524
3. Other Deposits	47	543	46	521	53	418
B. Insurance Policies	93	1,055	63	219	47	147
VII. Others	268,726	770,566	271,510	723,942	273,033	1,110,923
A. Other Secured Advances	10,796	139,122	10,928	119,615	11,023	113,107
1. Receivables	2	26	1	20	3	390
2. Employees Benefits	-	-	-	-	-	-
3. Others	10,794	139,096	10,927	119,595	11,020	112,717
B. Advances Secured by Guarantee(s)	257,930	631,444	260,582	604,328	262,010	997,816
1. Institutional Guarantee(s)	3,961	475,448	3,918	447,565	3,889	838,535
2. Individual Guarantee(s)	253,969	155,996	256,664	156,763	258,121	159,281
VIII. Unsecured Advances	74,928	15,536	81,266	16,466	85,830	16,918
1. Credit Cards	3,027	124	5,445	281	9,397	375
2. Personal Loan	60,087	11,557	63,785	12,139	64,264	12,522
3. Others	11,814	3,855	12,036	4,047	12,169	4,022
Total	1,203,686	2,224,053	1,193,541	2,160,305	1,179,860	2,544,393

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	14,604	8,397	14,233	8,593	13,890	8,714
II. Securities, Shares and Other						
Financial Instruments:	842	103,630	830	107,048	737	91,813
A. Quoted on the Stock Exchange:	537	57,172	535	65,669	466	71,164
1. To Stock Brokers and Dealers:	344	38,617	349	37,075	311	37,416
(a) Government and Other Trustee Securities	158	10,763	147	10,588	149	11,453
(b) Shares and Debentures	180	24,761	198	24,897	157	23,609
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	6	3,094	4	1,591	5	2,354
2. To Others:	193	18,555	186	28,594	155	33,747
(a) Government and Other Trustee Securities	8	49	4	50	5	5,104
(b) Shares and Debentures	148	17,453	143	18,919	117	18,757
(c) Participation Term Certificates	4	4	4	5	3	3
(d) Others	33	1,049	35	9,620	30	9,882
B. Unquoted on the Stock Exchange:	305	46,457	295	41,379	271	20,649
1. To Stock Brokers and Dealers:	123	12,163	141	11,073	135	10,679
(a) Government and Other Trustee Securities	1	0	1	0	1	0
(b) Shares and Debentures	114	11,777	134	10,782	129	10,397
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	8	385	6	291	5	282
2. To Others:	182	34,295	154	30,307	136	9,970
(a) Government and Other Trustee Securities	91	22,358	72	21,373	71	1,806
(b) Shares and Debentures	47	2,736	43	1,582	32	1,389
(c) Participation Term Certificates	3	1	1	-	-	-
(d) Others	41	9,199	38	7,352	33	6,775
III. Merchandise	51,122	2,379,168	55,990	2,499,060	50,212	2,271,392
A. Food Items:	19,367	666,128	21,796	780,449	19,171	640,342
1. Wheat	9,495	258,851	8,860	308,649	8,643	253,686
2. Rice and Paddy	2,984	117,313	2,772	107,296	2,299	78,890
3. Other Grains & Pulses:	517	9,318	499	9,450	492	8,139
(a) Indigenous	398	7,846	390	7,529	393	6,756
(b) Imported	119	1,472	109	1,920	99	1,383
4. Edible Oils:	1,399	81,363	1,608	86,483	1,392	84,099
(a) Indigenous	1,324	78,749	1,531	81,667	1,305	78,819
(b) Imported	75	2,614	77	4,816	87	5,280
5. Sugar:	1,246	112,725	1,504	191,716	1,339	140,960
(a) Indigenous	1,239	110,114	1,497	188,517	1,332	139,640
(b) Imported	7	2,610	7	3,199	7	1,320
6. Kariana And Spices	212	3,758	203	3,302	189	2,720
7. Fish And Fish Preparations	47	2,502	29	1,343	20	538
8. Other Food Items:	3,467	80,298	6,321	72,211	4,797	71,309
(a) Indigenous	3,422	79,297	6,288	71,317	4,766	70,310
(b) Imported	45	1,002	33	894	31	1,000
B. Raw Materials:	10,744	602,968	9,950	575,351	9,144	535,774
1. Cotton Raw:	3,148	166,881	2,944	147,648	2,599	135,936
(a) Indigenous	2,870	155,910	2,666	134,262	2,338	122,752
(b) Imported	278	10,971	278	13,386	261	13,184
2. Synthetic Fibers:	149	17,130	135	15,430	126	14,324
(a) Indigenous	122	14,704	104	13,394	94	13,491
(b) Imported	27	2,427	31	2,036	32	833
3. Fertilizers:	1,049	70,976	945	58,601	953	58,525
(a) Indigenous	1,034	64,312	932	52,406	939	53,515
(b) Imported	15	6,664	13	6,195	14	5,010
4. Petroleum Crude:	1,194	107,705	1,278	125,681	1,297	99,877
(a) Indigenous	1,134	69,461	1,227	81,825	1,243	59,629
(b) Imported	60	38,245	51	43,856	54	40,248
5. Iron and Steel:	2,592	132,704	2,323	115,651	2,014	110,033
(a) Indigenous	1,761	92,214	1,570	76,137	1,463	75,769
(b) Imported	831	40,490	753	39,514	551	34,265
6. Wool & Goat Hair	24	1,035	2	15	2	15
7. Hides & Skins	163	6,533	170	5,469	153	4,984
8. Oil Seeds	219	10,793	204	11,712	265	10,962
9. Pesticides & Insecticides:	495	4,859	437	5,494	426	6,021
(a) Indigenous	489	4,652	419	4,483	411	5,523
(b) Imported	6	207	18	1,011	15	497
10. Other Raw Materials:	1,711	84,351	1,512	89,650	1,309	95,098
(a) Indigenous	1,431	70,121	1,268	76,341	1,136	84,542
(b) Imported	280	14,231	244	13,310	173	10,556

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	21,011	1,110,072	24,244	1,143,260	21,897	1,095,276
1. Cotton Textiles:	2,904	210,058	3,943	245,233	3,822	250,587
(a) Indigenous	2,751	205,219	3,802	239,825	3,686	245,399
(b) Imported	153	4,839	141	5,408	136	5,188
2. Cotton Yarn:	1,878	66,483	2,008	65,108	1,976	63,303
(a) Indigenous	1,865	65,008	1,995	63,588	1,961	62,019
(b) Imported	13	1,475	13	1,520	15	1,284
3. Other Textiles:	2,778	174,384	3,426	200,806	3,229	207,981
(a) Indigenous	2,772	173,449	3,419	199,608	3,220	204,921
(b) Imported	6	935	7	1,199	9	3,060
4. Machinery:	1,186	58,717	1,250	68,294	1,186	53,760
(a) Indigenous	635	36,753	694	33,957	650	32,283
(b) Imported	551	21,964	556	34,337	536	21,477
5. Handloom Products	1	16	2	38	3	64
6. Carpets & Rugs	22	677	19	567	20	551
7. Readymade Garments	1,330	81,716	1,511	79,659	1,361	73,599
8. Cement and Cement Products:	591	120,235	605	122,089	600	129,304
(a) Indigenous	567	116,583	586	118,778	584	126,612
(b) Imported	24	3,653	19	3,310	16	2,693
9. Sports Goods	107	2,180	113	2,588	86	1,503
10. Surgical Instruments	183	10,721	183	8,783	164	7,410
11. Chemicals & Dyes	1,598	63,768	1,663	55,984	1,559	54,466
12. Other Finished Goods:	8,433	321,118	9,521	294,112	7,891	252,749
(a) Indigenous	7,865	288,504	9,108	278,264	7,577	244,364
(b) Imported	568	32,614	413	15,849	314	8,385
IV. Fixed Assets Including Machinery	382,238	2,058,516	379,844	1,839,745	362,390	1,852,943
A. Transport Equipment	366,625	757,625	367,024	717,095	349,999	684,357
B. Furniture & Fixtures	318	8,287	327	8,039	306	8,324
C. Office Equipment	307	53,709	308	40,224	327	40,605
D. Other Machinery & Equipment	14,988	1,238,895	12,185	1,074,387	11,758	1,119,657
V. Real Estate	124,779	1,318,191	121,076	1,251,602	124,466	1,243,829
A. Land	42,893	401,275	41,362	359,663	41,076	340,895
1. Residential	10,810	169,673	8,836	155,417	8,389	143,390
(a) House	10,390	167,945	6,741	145,517	6,494	137,257
(b) Flat	420	1,728	2,095	9,900	1,895	6,133
2. Non-Residential	32,083	231,602	32,526	204,246	32,687	197,504
(a) Commercial	12,208	157,032	11,774	134,325	11,675	126,780
(b) Industrial	982	31,694	792	34,958	1,164	34,604
c) Agriculture	18,313	26,815	19,511	25,229	19,470	25,476
(c) Others	580	16,061	449	9,733	378	10,644
B. Buildings:	81,886	916,916	79,714	891,939	83,390	902,934
1. Residential	71,947	546,437	70,377	538,715	74,736	556,158
(a) House	60,532	479,823	55,962	452,916	60,856	470,971
(b) Flat	11,415	66,614	14,415	85,799	13,880	85,188
2. Non-Residential	9,939	370,479	9,337	353,224	8,654	346,776
(a) Commercial	3,996	139,499	3,923	135,003	3,611	132,906
(b) Industrial	3,037	162,341	2,970	165,467	2,787	164,560
c) Agriculture	1,436	39,371	1,227	26,831	966	25,928
(c) Others	1,470	29,268	1,217	25,923	1,290	23,381
VI. Fixed Deposits and Insurance Policies	30,813	516,575	27,068	448,785	25,701	443,199
A. Bank Deposits	30,694	514,673	26,980	446,750	25,623	441,643
1. Security Deposits	2,064	16,709	2,407	17,956	2,168	44,406
2. Term Deposits (TDRs)	20,033	427,380	18,180	401,509	17,108	358,183
3. Other Deposits	8,597	70,584	6,393	27,285	6,347	39,054
B. Insurance Policies	119	1,902	88	2,035	78	1,555
VII. Others	297,236	2,675,842	154,820	2,580,256	175,260	2,704,357
A. Other Secured Advances	125,881	1,116,301	109,550	1,183,891	113,676	1,149,125
1. Receivables	95,843	615,640	97,280	606,831	98,520	522,591
2. Employees Benefits	3,111	543	3,122	564	3,325	581
3. Others	26,927	500,118	9,148	576,497	11,831	625,953
B. Advances Secured by Guarantee(s)	171,355	1,559,541	45,270	1,396,364	61,584	1,555,232
1. Institutional Guarantee(s)	2,966	1,500,751	2,709	1,340,477	2,952	1,501,396
2. Individual Guarantee(s)	168,389	58,790	42,561	55,887	58,632	53,835
VIII. Unsecured Advances	2,233,173	183,180	2,417,962	189,903	2,520,560	194,245
1. Credit Cards	1,867,589	94,428	1,959,794	88,932	2,049,115	93,381
2. Personal Loan	160,465	39,871	451,779	97,088	461,174	96,568
3. Others	205,119	48,882	6,389	3,883	10,271	4,296
Total	3,134,807	9,243,500	3,171,823	8,924,991	3,273,216	8,810,492

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver	-	-	-	-	-	-
Ornaments and Precious Metals	-	-	-	-	-	-
II. Securities, Shares and Other	-	-	-	-	-	-
Financial Instruments:	-	-	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise	22	2,200	23	2,417	25	2,153
A. Food Items:	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	3	869	4	1,059	4	1,113
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	1	40	1	40	1	48
(a) Indigenous	-	-	-	-	-	-
(b) Imported	1	40	1	40	1	48
5. Iron and Steel:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	2	830	3	1,019	3	1,065
(a) Indigenous	2	830	3	1,019	3	1,065
(b) Imported	-	-	-	-	-	-

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	19	1,331	19	1,358	21	1,040
1. Cotton Textiles:	1	220	1	219	1	219
(a) Indigenous	1	220	1	219	1	219
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	2	117	2	117	2	117
(a) Indigenous	2	117	2	117	2	117
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	6	438	5	415	5	417
(a) Indigenous	6	438	5	415	5	417
(b) Imported	-	-	-	-	-	-
4. Machinery:	1	297	1	298	1	-
(a) Indigenous	1	297	1	298	1	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	1	25	1	31	1	32
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	1	-
11. Chemicals & Dyes	1	18	1	17	1	15
12. Other Finished Goods:	7	216	8	261	9	239
(a) Indigenous	7	216	8	261	9	239
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	92	3,261	92	3,260	89	2,591
A. Transport Equipment	86	120	86	118	84	132
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	6	3,142	6	3,142	5	2,459
V. Real Estate	178	4,837	176	4,877	170	4,517
A. Land	25	1,384	23	1,425	23	1,419
1. Residential	-	-	-	-	-	-
(a) House	-	-	-	-	-	-
(b) Flat	-	-	-	-	-	-
2. Non-Residential	25	1,384	23	1,425	23	1,419
(a) Commercial	4	796	4	860	2	160
(b) Industrial	-	-	-	-	2	680
(c) Agriculture	-	-	-	-	-	-
(c) Others	21	588	19	565	19	579
B. Buildings:	153	3,453	153	3,452	147	3,098
1. Residential	150	429	150	428	144	441
(a) House	114	283	114	279	109	268
(b) Flat	36	146	36	149	35	173
2. Non-Residential	3	3,024	3	3,024	3	2,657
(a) Commercial	3	3,024	3	3,024	2	1,637
(b) Industrial	-	-	-	-	1	1,020
(c) Agriculture	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-
VI. Fixed Deposits and Insurance Policies	3	143	3	281	3	315
A. Bank Deposits	3	143	3	281	3	315
1. Security Deposits	3	143	3	281	3	315
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	176	86,029	189	358,979	167	443,448
A. Other Secured Advances	102	46,798	116	325,509	91	397,309
1. Receivables	7	377	4	427	8	1,778
2. Employees Benefits	27	10	30	10	32	17
3. Others	68	46,410	82	325,072	51	395,513
B. Advances Secured by Guarantee(s)	74	39,231	73	33,470	76	46,139
1. Institutional Guarantee(s)	74	39,231	73	33,470	76	46,139
2. Individual Guarantee(s)	-	-	-	-	-	-
VIII. Unsecured Advances	22	8	20	9	18	7
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	20	6	19	6	17	4
3. Others	2	1	1	4	1	3
Total	493	96,478	503	369,824	472	453,032

3.2 Advances Classified by Borrowers

All Banks						
(Million Rupees)						
Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	1	8	1	20	1	22
1) Official	1	8	1	20	1	22
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,338,985	11,564,024	4,365,866	11,455,100	4,453,547	11,807,895
I. GOVERNMENT	266	1,212,958	258	1,435,969	245	1,887,264
A. Federal Government	175	560,568	177	868,719	165	1,035,269
1) Commodity Operations	55	477,992	62	511,272	65	590,910
2) Others	120	82,576	115	357,448	100	444,360
B. Provincial Governments	91	652,391	81	567,250	80	851,995
1) Commodity Operations	46	640,828	45	560,314	47	845,001
2) Others	45	11,562	36	6,935	33	6,994
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	772	1,350,364	746	1,506,539	722	1,657,833
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	13	812	14	1,089	14	1,145
Utilities	457	548,619	447	555,682	432	583,518
Transport, storage and communications	111	398,096	109	404,059	116	450,384
Manufacturing	96	54,209	93	74,775	76	99,530
Mining and Quarrying	1	64,776	1	64,899	1	64,899
Construction	35	18,411	33	18,253	37	15,551
Commerce and Trade	47	263,455	35	383,015	33	440,386
Others	12	1,987	14	4,765	13	2,420
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,448	514,267	1,462	340,944	1,316	330,009
Mutual Funds and AMCs	110	5,655	104	3,744	106	6,948
Insurance & Pension Funds	588	3,258	624	3,813	521	3,678
MFIs and DFIs	138	423,148	131	252,499	135	217,496
Stock Exchange & Brokerage Houses	263	15,831	263	15,280	227	15,817
Modarabas	123	5,869	116	5,616	105	5,859
Other NBFIs	226	60,506	224	59,993	222	80,210
IV. PRIVATE SECTOR (BUSINESS)	1,125,929	7,324,259	1,102,708	7,025,313	1,078,171	6,790,466
A. Agriculture, forestry and fishing	770,158	349,555	749,175	338,498	729,023	343,916
1. Crop and animal production, hunting and related service activities	769,306	347,495	748,353	337,080	728,196	342,168
Growing of Wheat, Rice, Sugar Cane & Cotton	333,042	169,460	322,334	169,059	316,489	158,973
Growing of tropical, subtropical, pome and stone fruits & vegetables	36,184	12,859	33,913	12,002	29,944	11,427
Growing of other fruits, vegetables and crops	23,013	12,908	21,780	12,360	21,370	13,288
Raising of livestock and other related activities	287,917	115,212	281,306	110,408	270,074	113,216
Other agricultural support activities	89,146	37,048	89,019	33,248	90,315	45,256
Hunting, trapping and related service activities	4	8	1	3	4	8
02 - Forestry and logging	128	517	125	26	134	26
03 - Fishing and aquaculture	724	1,543	697	1,393	693	1,722
B. Mining and quarrying	958	63,898	924	67,189	942	77,015
05 - Mining of coal and lignite	73	45,617	74	50,878	73	52,309
06 - Extraction of crude petroleum and natural gas	671	15,372	642	14,243	647	18,111
07 - Mining of metal ores	16	719	18	607	24	606
08-Other mining and quarrying	194	2,164	186	1,439	195	5,970
09 - Mining support service activities	4	26	4	22	3	21
C. Manufacturing	141,639	4,834,794	138,207	4,621,086	133,175	4,416,698
10 - Manufacture of food products	63,433	1,029,268	61,610	1,101,218	60,514	1,009,712
11 - Manufacture of beverages	1,002	46,426	1,036	49,000	1,011	51,088
12 - Manufacture of tobacco products	700	3,641	659	3,651	656	3,015
13 - Manufacture of textiles	26,833	1,618,023	26,672	1,576,543	25,541	1,518,436
Preparation and spinning of textile fibres	9,486	556,308	9,454	545,421	8,863	533,281
Weaving of textiles	5,191	328,701	5,382	322,562	5,155	315,300
Finishing of textiles	4,219	303,083	4,250	297,959	4,065	281,286
Manufacture of knitted and crocheted fabrics	833	55,424	795	52,341	738	51,895
Manufacture of made-up textile articles, except apparel	3,480	204,827	3,275	194,584	3,148	186,275
Manufacture of carpets and rugs	147	1,400	152	1,155	129	1,118
Manufacture of other textiles n.e.c.	3,477	168,281	3,364	162,521	3,443	149,281
14 - Manufacture of wearing apparel	5,106	232,451	4,951	208,043	4,696	213,733
15 - Manufacture of leather and related products	2,073	49,592	2,124	49,398	2,082	47,628

3.2 Advances Classified by Borrowers

All Banks						
(Million Rupees)						
Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	417	8,223	400	7,586	404	7,757
	98	2,531	97	1,940	94	2,098
Manufacture of footwear	1,558	38,838	1,627	39,872	1,584	37,772
a. Leather wear	1,240	31,626	1,286	32,031	1,281	29,950
b. Rubber and Plastic wear	318	7,212	341	7,842	303	7,822
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	506	7,277	472	7,643	436	8,298
17 - Manufacture of paper and paper products	1,676	112,525	1,483	99,728	1,446	95,559
18 - Printing and reproduction of recorded media	972	15,081	968	16,315	939	17,135
Printing and other service activities related to printing	962	13,860	958	15,139	928	15,495
Reproduction of recorded media	10	1,221	10	1,176	11	1,639
19 - Manufacture of coke and refined petroleum products	1,304	140,659	1,406	147,424	1,429	145,231
20 - Manufacture of chemicals and chemical products	9,352	410,029	9,195	318,192	8,492	317,908
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,897	100,872	5,870	102,061	5,554	107,042
22 - Manufacture of rubber and plastics products	3,127	89,514	3,012	84,234	2,695	73,468
23 - Manufacture of other non-metallic mineral products	2,082	314,085	2,045	297,693	1,992	299,995
24 - Manufacture of basic metals	5,403	246,914	5,033	208,442	4,715	201,644
25 - Manufacture of fabricated metal products, except machinery and equipment	1,116	34,457	1,046	32,512	967	29,075
26 - Manufacture of computer, electronic and optical products	291	10,223	330	8,555	321	9,411
27 - Manufacture of electrical equipment	2,709	170,976	2,467	131,069	2,124	114,263
28 - Manufacture of machinery and equipment	1,027	23,837	974	20,946	898	20,174
29 - Manufacture of motor vehicles, trailers and semi-trailers	2,010	100,688	1,956	88,549	1,838	66,697
30 - Manufacture of other transport equipment	648	15,600	589	14,348	545	13,711
31 - Manufacture of furniture	825	6,929	825	5,967	841	6,070
32 - Other manufacturing	3,436	53,141	3,378	47,282	3,337	45,132
Manufacture of jewellery and related articles	279	416	277	376	279	366
Manufacture of imitation jewellery and related articles	6	9	7	98	10	97
Manufacture of musical instruments	69	1,225	67	1,128	55	949
Manufacture of sports goods	376	7,782	353	8,046	344	6,439
Manufacture of games and toys	13	6	8	12	6	2
supplies	361	5,632	384	5,429	352	5,828
Manufacture of Handicrafts	142	48	144	66	143	47
Other manufacturing n.e.c.	2,190	38,024	2,138	32,127	2,148	31,404
33 - Repair and installation of machinery and equipment	111	2,587	106	2,275	106	2,274
D. Electricity, gas, steam and air conditioning supply	2,523	619,137	2,674	603,507	2,366	570,493
Electric power generation, transmission and distribution	2,278	607,467	2,447	592,175	2,179	559,943
a) Hydal	526	39,692	613	33,590	495	30,649
b) Thermal	236	170,402	226	172,460	213	144,360
c) Coal Based	85	115,869	79	120,296	85	123,903
d) Wind	185	64,004	179	63,200	173	61,506
e) Solar	113	7,718	101	7,506	90	7,118
f) Other	1,133	209,781	1,249	195,123	1,123	192,407
Manufacture of gas; distribution of gaseous fuels through mains	225	11,623	206	11,290	168	10,520
Steam and air conditioning supply	20	47	21	42	19	30
E. Water supply; sewerage, waste management and remediation activities	209	16,358	159	13,806	128	14,547
36 - Water collection, treatment and supply	56	300	42	227	39	178
37 - Sewerage	10	13	10	13	9	12
38 - Waste collection, treatment and disposal activities; materials recovery	138	15,866	103	13,561	77	14,353
services	5	179	4	5	3	4
F. Construction	3,981	198,746	3,894	195,182	3,720	190,233
41 - Construction of buildings	2,545	150,516	2,447	143,543	2,322	139,806
42 - Civil engineering	1,213	44,586	1,214	48,347	1,164	47,156
43 - Specialized construction activities	223	3,643	233	3,293	234	3,270

3.2 Advances Classified by Borrowers

All Banks						
(Million Rupees)						
Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	131,749	500,477	136,167	472,900	136,643	434,272
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	5,033	39,459	4,901	31,579	4,841	28,640
46 - Wholesale trade, except of motor vehicles and motorcycles	32,981	280,304	35,634	275,343	34,713	242,156
47 - Retail trade, except of motor vehicles and motorcycles	93,735	180,714	95,632	165,978	97,089	163,476
H. Transportation and storage	25,330	119,540	24,865	117,579	24,073	116,975
49 - Land transport and transport via pipelines	8,459	62,915	8,440	60,725	7,802	56,278
50 - Water transport	80	692	83	622	78	1,203
51 - Air transport	167	1,759	132	1,575	121	1,513
52 - Warehousing and support activities for transportation	16,252	48,469	15,836	48,878	15,722	51,582
53 - Courier activities other than national post activities	372	5,705	374	5,778	350	6,399
I. Accommodation and food service activities	2,038	40,489	2,365	36,938	2,136	36,930
55 - Accommodation	570	23,356	566	22,500	639	22,690
56 - Food and beverage service activities	1,468	17,133	1,799	14,438	1,497	14,240
J. Information and communication	2,976	301,525	3,103	310,202	2,944	328,024
58 - Publishing activities	837	2,908	882	2,642	847	2,423
59 - Motion picture, video and television programme production, sound recording and music publishing activities	118	2,647	110	2,598	111	2,571
60 - Programming and broadcasting activities	76	635	50	1,001	47	1,291
61 - Telecommunications	786	277,975	873	287,536	917	306,886
62 - Computer programming, consultancy and related activities	975	12,664	1,001	11,776	846	10,050
63 - Information service activities	184	4,695	187	4,648	176	4,803
K. Real estate activities	767	37,661	929	35,566	839	36,254
L. Professional, scientific and technical activities	5,931	62,549	5,910	54,085	8,835	58,826
69 - Legal and accounting activities	192	1,009	171	1,102	162	908
70 - Architectural, engineering, technical testing and analysis	92	1,357	87	1,101	80	1,147
71 - Architectural and engineering activities; technical testing and analysis	534	5,950	473	5,628	425	5,114
72 - Scientific research and development	194	4,275	204	4,307	198	4,130
73 - Advertising and market research	1,275	5,233	1,258	4,545	1,120	4,533
74 - Other professional, scientific and technical activities	3,613	44,220	3,691	37,078	6,825	42,882
75 - Veterinary activities	31	504	26	323	25	113
M. Administrative and support service activities	8,375	58,149	8,395	50,177	8,381	48,305
77 - Rental and leasing activities	654	2,170	675	2,418	567	2,023
78 - Employment activities	44	391	55	435	37	353
79 - Travel agency, tour operator, reservation service and related activities	918	14,134	897	14,085	809	11,159
80 - Security and investigation activities	828	2,910	707	2,908	668	2,922
81 - Services to buildings and landscape activities	42	223	36	190	37	163
82 - Office administrative, office support and other business support activities	5,889	38,320	6,025	30,140	6,263	31,685
N. Education	2,137	35,810	1,999	32,383	1,974	33,435
O. Human health and social work activities	1,444	18,535	1,388	16,788	1,382	16,965
86 - Human health activities	1,412	18,485	1,364	16,749	1,361	16,949
87 - Residential care activities	5	22	5	21	2	1
88 - Social work activities with and without accommodation	27	28	19	17	19	15
P. Arts, entertainment and recreation	123	1,790	116	1,684	108	1,889
Q. Other service activities	25,591	65,245	22,438	57,744	21,502	65,690
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	186	16,337	183	14,553	226	13,621
A. Government Trusts and Non-profit Organizations	64	1,460	62	1,038	63	765
B. Private Trusts and Non-profit Organizations	116	14,668	116	13,128	159	12,469
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	6	209	5	387	4	387
VI. PERSONAL	3,204,612	1,142,683	3,254,732	1,128,932	3,366,944	1,126,480
A. Bank Employees	153,476	241,879	156,359	249,198	160,774	266,050
1) For house building	74,121	188,299	74,738	193,954	76,153	207,682
2) For transport i.e. purchase of car etc.	49,062	48,500	50,067	49,722	51,075	51,980
3) Other purposes	30,293	5,080	31,554	5,523	33,546	6,389
B. Consumer Financing	3,046,578	900,050	3,093,852	879,015	3,201,651	859,736
1) For house building	35,222	214,956	35,113	214,900	34,734	212,315
2) For transport i.e. purchase of car etc	335,121	337,471	333,498	316,920	318,615	293,728
3) Credit cards	1,941,905	86,553	1,965,245	89,152	2,058,911	93,786
4) Consumers durable	37,398	6,869	37,218	6,873	37,113	7,280
5) Personal loans	696,932	254,201	722,778	251,171	752,278	252,627
C) Other	4,558	753	4,521	719	4,519	693
VII. OTHER	5,772	3,156	5,777	2,850	5,923	2,221
Total	4,338,986	11,564,031	4,365,867	11,455,120	4,453,548	11,807,917

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	1,203,686	2,224,053	1,193,541	2,160,305	1,179,860	2,544,393
I. GOVERNMENT	53	228,239	50	176,621	59	472,454
A. Federal Government	36	70,280	32	49,598	37	76,670
1) Commodity Operations		34,293	8	15,498	8	44,952
2) Others	27	35,987	24	34,101	29	31,719
B. Provincial Governments	17	157,959	18	127,023	22	395,784
1) Commodity Operations	14	157,929	15	126,986	19	395,733
2) Others	3	31	3	36	3	51
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	113	399,567	120	432,186	112	535,669
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	13	7	13	7	12
Utilities	46	146,009	49	144,334	42	164,923
Transport, storage and communications	27	104,459	29	110,270	29	120,245
Manufacturing	23	43,783	24	43,468	23	53,950
Mining and Quarrying	1	64,776	1	64,899	1	64,899
Construction	5	3,935	5	3,935	5	3,569
Commerce and Trade	3	36,106	4	64,811	4	127,643
Others	1	486	1	457	1	429
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	115	22,295	106	25,452	110	24,576
Mutual Funds and AMCs	2	-	2	-	2	-
Insurance & Pension Funds	10	54	2	48	3	1
MFIs and DFIs	12	12,354	12	15,046	12	13,764
Stock Exchange & Brokerage Houses	14	1,017	15	757	14	887
Modarabas	2	217	2	217	2	434
Other NBFIs	75	8,653	73	9,384	77	9,490
IV. PRIVATE SECTOR (BUSINESS)	820,441	1,297,442	802,049	1,247,737	783,349	1,230,328
A. Agriculture, forestry and fishing	669,812	204,828	652,413	203,551	632,286	199,115
1. Crop and animal production, hunting and related service activities	669,138	204,636	651,748	203,340	631,621	198,899
Growing of Wheat, Rice, Sugar Cane & Cotton	256,530	94,701	248,640	99,754	242,351	87,008
Growing of tropical, subtropical, pome and stone fruits & vegetables	34,188	9,717	32,046	9,249	28,065	8,641
Growing of other fruits, vegetables and crops	17,099	6,030	16,114	5,818	15,961	6,460
Raising of livestock and other related activities	281,621	78,110	275,217	73,892	264,379	78,380
Other agricultural support activities	79,700	16,078	79,731	14,628	80,865	18,409
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	119	16	119	16	130	17
03 - Fishing and aquaculture	555	176	546	195	535	199
B. Mining and quarrying	150	18,787	141	19,115	142	20,646
05 - Mining of coal and lignite	16	14,394	17	14,887	17	14,459
06 - Extraction of crude petroleum and natural gas	55	4,149	54	4,050	56	6,037
07 - Mining of metal ores	1	-	1	-	1	-
08-Other mining and quarrying	77	230	68	167	67	139
09 - Mining support service activities	1	13	1	12	1	11
C. Manufacturing	56,475	706,280	54,944	666,644	54,920	662,551
10 - Manufacture of food products	45,188	190,318	43,967	190,107	44,108	191,545
11 - Manufacture of beverages	87	2,340	84	2,739	86	2,645
12 - Manufacture of tobacco products	222	45	200	40	194	38
13 - Manufacture of textiles	3,614	207,580	3,606	201,162	3,563	196,942
Preparation and spinning of textile fibres	1,666	84,183	1,662	84,844	1,600	84,605
Weaving of textiles	675	41,360	701	40,812	659	43,060
Finishing of textiles	654	48,215	610	48,637	632	44,576
Manufacture of knitted and crocheted fabrics	44	1,220	43	1,242	46	1,197
Manufacture of made-up textile articles, except apparel	262	18,757	256	11,927	245	10,899
Manufacture of carpets and rugs	53	488	58	451	53	424
Manufacture of other textiles n.e.c.	260	13,358	276	13,250	328	12,181
14 - Manufacture of wearing apparel	1,478	31,226	1,534	29,702	1,495	28,493
15 - Manufacture of leather and related products	441	4,603	429	4,399	429	4,741

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	50	676	48	662	49	773
	14	170	15	138	15	100
Manufacture of footwear	377	3,757	366	3,599	365	3,868
a. Leather wear	346	2,718	340	2,693	335	2,975
b. Rubber and Plastic wear	31	1,039	26	906	30	894
except furniture; manufacture of articles of straw and plaiting materials	132	398	134	454	135	809
17 - Manufacture of paper and paper products	98	5,504	90	5,018	99	4,069
18 - Printing and reproduction of recorded media	154	4,160	137	3,221	145	3,194
Printing and other service activities related to printing	152	4,149	135	3,209	143	3,182
Reproduction of recorded media	2	12	2	12	2	12
19 - Manufacture of coke and refined petroleum products	54	59,388	52	52,217	53	53,328
20 - Manufacture of chemicals and chemical products	1,111	32,099	1,052	28,026	1,036	31,210
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	269	8,828	238	8,533	219	8,983
22 - Manufacture of rubber and plastics products	387	9,628	380	9,912	364	8,790
23 - Manufacture of other non-metallic mineral products	461	70,775	458	68,281	439	67,736
24 - Manufacture of basic metals	459	30,938	388	24,876	393	26,545
25 - Manufacture of fabricated metal products, except machinery and equipment	75	1,302	70	1,206	71	1,290
26 - Manufacture of computer, electronic and optical products	22	151	23	145	24	783
27 - Manufacture of electrical equipment	409	26,832	326	18,775	288	14,503
28 - Manufacture of machinery and equipment	120	322	118	826	113	821
29 - Manufacture of motor vehicles, trailers and semi-trailers	188	9,721	174	8,549	168	8,387
30 - Manufacture of other transport equipment	4	36	3	33	3	30
31 - Manufacture of furniture	511	2,297	511	1,703	518	1,708
32 - Other manufacturing	991	7,789	970	6,719	977	5,961
Manufacture of jewellery and related articles	207	151	204	103	204	87
Manufacture of imitation jewellery and related articles	3	2	4	27	4	27
Manufacture of musical instruments	1	-	2	1	2	1
Manufacture of sports goods	73	2,647	73	2,630	73	2,206
Manufacture of games and toys	11	5	4	-	4	-
Manufacture of medical and dental instruments and supplies	37	206	48	382	42	386
Manufacture of Handicrafts	128	28	128	28	128	28
Other manufacturing n.e.c.	531	4,750	507	3,548	520	3,226
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	354	143,985	355	139,921	343	124,620
Electric power generation, transmission and distribution	328	141,228	326	136,973	325	122,162
a) Hydal	129	12,855	129	12,736	129	9,137
b) Thermal	94	64,757	92	60,271	87	48,979
c) Coal Based	14	42,198	14	42,950	18	43,556
d) Wind	21	13,438	21	13,022	21	12,790
e) Solar	34	3,127	34	3,072	34	2,867
f) Other	36	4,853	36	4,922	36	4,833
Manufacture of gas; distribution of gaseous fuels through mains	26	2,757	29	2,948	18	2,459
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	38	179	26	179	20	172
36 - Water collection, treatment and supply	26	10	14	11	13	10
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	10	164	10	164	7	161
	2	4	2	4	-	-
F. Construction	1,066	35,102	1,081	36,588	1,091	37,181
41 - Construction of buildings	671	22,745	679	22,501	670	22,252
42 - Civil engineering	371	11,903	375	13,690	392	14,501
43 - Specialized construction activities	24	454	27	397	29	428

3.2.1 Advances Classified by Borrowers

Public Sector Banks						
(Million Rupees)						
Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	61,276	75,771	62,246	72,901	63,138	79,192
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,320	8,250	2,396	8,146	2,429	7,679
46 - Wholesale trade, except of motor vehicles and motorcycles	14,297	40,625	14,535	38,875	14,788	41,759
47 - Retail trade, except of motor vehicles and motorcycles	44,659	26,895	45,315	25,880	45,921	29,754
H. Transportation and storage	17,825	22,917	17,536	21,981	17,708	20,382
49 - Land transport and transport via pipelines	4,082	6,097	4,107	5,826	4,179	3,155
50 - Water transport	1	-	1	-	1	-
51 - Air transport	38	144	34	120	34	99
52 - Warehousing and support activities for transportation	13,698	14,766	13,386	14,152	13,486	15,794
53 - Courier activities other than national post activities	6	1,909	8	1,884	8	1,335
I. Accommodation and food service activities	797	12,186	785	11,440	863	11,666
55 - Accommodation	249	9,870	238	9,458	315	9,689
56 - Food and beverage service activities	548	2,316	547	1,982	548	1,977
J. Information and communication	446	43,147	445	43,002	425	40,252
58 - Publishing activities	179	70	183	104	183	99
59 - Motion picture, video and television programme production, sound recording and music publishing activities	42	1,918	40	1,788	40	1,778
60 - Programming and broadcasting activities	3	4	3	2	3	2
61 - Telecommunications	114	38,388	110	38,301	111	37,841
62 - Computer programming, consultancy and related activities	78	2,474	79	2,521	57	250
63 - Information service activities	30	293	30	286	31	282
K. Real estate activities	65	4,755	64	4,587	71	4,988
L. Professional, scientific and technical activities	88	1,116	82	1,198	93	1,223
69 - Legal and accounting activities	21	21	21	20	21	19
71 - Architectural and engineering activities; technical testing and analysis	11	1	11	1	11	0
72 - Scientific research and development	19	959	19	1,056	18	1,029
73 - Advertising and market research	1	-	1	-	1	-
74 - Other professional, scientific and technical activities	16	24	14	18	19	43
75 - Veterinary activities	15	108	13	100	20	129
M. Administrative and support service activities	5	3	3	2	3	3
77 - Rental and leasing activities	4,279	5,191	4,535	5,388	4,843	5,622
78 - Employment activities	190	904	232	1,044	231	1,003
79 - Travel agency, tour operator, reservation service and related activities	1	53	2	93	2	93
80 - Security and investigation activities	29	746	28	695	28	637
81 - Services to buildings and landscape activities	34	134	33	116	33	101
82 - Office administrative, office support and other business support activities	14	38	14	35	14	34
N. Education	4,011	3,317	4,226	3,405	4,535	3,755
O. Human health and social work activities	625	4,132	624	3,828	631	4,721
86 - Human health activities	622	6,507	625	5,920	635	5,329
87 - Residential care activities	611	6,486	614	5,898	626	5,327
88 - Social work activities with and without accommodation	3	21	4	21	2	1
P. Arts, entertainment and recreation	8	1	7	1	7	1
Q. Other service activities	34	35	34	34	33	29
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	6,489	12,525	6,113	11,461	6,107	12,640
A. Government Trusts and Non-profit Organizations	9	2,291	8	2,202	7	1,721
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	9	2,291	8	2,202	7	1,721
VI. PERSONAL	-	-	-	-	-	-
A. Bank Employees	377,301	272,102	385,552	274,049	390,569	277,876
1) For house building	69,899	84,602	71,184	86,453	72,535	90,610
2) For transport i.e. purchase of car etc.	41,662	66,997	42,094	68,490	42,413	71,742
3) Other purposes	18,188	16,046	18,567	16,117	18,910	16,545
B. Consumer Financing	10,049	1,559	10,523	1,846	11,212	2,322
1) For house building	307,401	187,500	314,367	187,596	318,033	187,266
2) For transport i.e. purchase of car etc	2,774	19,703	2,763	19,951	2,746	19,669
3) Credit cards	40,282	24,063	39,736	23,324	38,966	21,956
4) Consumers durable	3,027	124	5,445	281	9,403	376
5) Personal loans	31,967	5,894	32,324	5,907	32,412	6,195
C) Other	229,351	137,716	234,099	138,133	234,506	139,071
VII. OTHER	1	0	1	0	1	0
	5,654	2,117	5,656	2,058	5,654	1,768
Total	1,203,686	2,224,053	1,193,541	2,160,305	1,179,860	2,544,393

3.2.2 Advances Classified by Borrowers

Domestic Private Banks						
(Million Rupees)						
Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,134,807	9,243,500	3,171,823	8,924,991	3,273,216	8,810,492
I. GOVERNMENT	212	983,719	206	975,556	184	1,042,522
A. Federal Government	138	489,288	143	535,329	126	586,311
1) Commodity Operations	46	443,699	54	495,774	57	545,958
2) Others	92	45,589	89	39,555	69	40,353
B. Provincial Governments	74	494,431	63	440,227	58	456,211
1) Commodity Operations	32	482,900	30	433,328	28	449,268
2) Others	42	11,531	33	6,899	30	6,943
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	659	950,797	626	1,074,353	610	1,122,164
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	6	798	7	1,077	7	1,133
Utilities	411	402,610	398	411,348	390	418,594
Transport, storage and communications	84	293,638	80	293,789	87	330,139
Manufacturing	73	10,427	69	31,307	53	45,580
Mining and Quarrying	-	-	-	-	-	-
Construction	30	14,476	28	14,319	32	11,982
Commerce and Trade	44	227,348	31	318,205	29	312,743
Others	11	1,501	13	4,308	12	1,991
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,333	491,972	1,356	315,492	1,206	305,433
Mutual Funds and AMCs	108	5,655	102	3,744	104	6,948
Insurance & Pension Funds	578	3,204	622	3,765	518	3,678
MFIs and DFIs	126	410,795	119	237,454	123	203,732
Stock Exchange & Brokerage Houses	249	14,814	248	14,524	213	14,930
Modarabas	121	5,652	114	5,398	103	5,425
Other NBFIs	151	51,853	151	50,608	145	70,721
IV. PRIVATE SECTOR (BUSINESS)	305,290	5,931,924	300,454	5,692,140	294,641	5,480,026
A. Agriculture, forestry and fishing	100,344	144,727	96,760	134,664	96,735	140,044
1. Crop and animal production, hunting and related service activities	100,166	142,858	96,603	133,456	96,573	138,513
Growing of Wheat, Rice, Sugar Cane & Cotton	76,512	74,759	73,694	69,305	74,138	71,964
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,996	3,142	1,867	2,753	1,879	2,786
Growing of other fruits, vegetables and crops	5,913	6,877	5,665	6,539	5,408	6,828
Raising of livestock and other related activities	6,296	37,102	6,089	36,516	5,695	34,836
Other agricultural support activities	9,445	20,970	9,287	18,340	9,449	22,091
Hunting, trapping and related service activities	4	8	1	3	4	8
02 - Forestry and logging	9	501	6	10	4	9
03 - Fishing and aquaculture	169	1,367	151	1,198	158	1,523
B. Mining and quarrying	808	45,112	783	48,074	800	56,369
05 - Mining of coal and lignite	57	31,223	57	35,991	56	37,849
06 - Extraction of crude petroleum and natural gas	616	11,223	588	10,193	591	12,074
07 - Mining of metal ores	15	719	17	607	23	606
08-Other mining and quarrying	117	1,934	118	1,272	128	5,830
09 - Mining support service activities	3	13	3	10	2	10
C. Manufacturing	85,008	4,066,241	83,099	3,894,086	78,114	3,713,239
10 - Manufacture of food products	18,233	836,228	17,632	907,074	16,388	812,626
11 - Manufacture of beverages	913	44,076	948	46,250	922	48,428
12 - Manufacture of tobacco products	475	3,579	456	3,589	459	2,966
13 - Manufacture of textiles	23,183	1,398,043	23,024	1,361,448	21,948	1,317,701
Preparation and spinning of textile fibres	7,814	471,594	7,786	459,985	7,257	448,080
Weaving of textiles	4,516	287,341	4,681	281,750	4,496	272,240
Finishing of textiles	3,542	243,344	3,610	236,245	3,415	233,784
Manufacture of knitted and crocheted fabrics	789	54,204	752	51,100	692	50,698
Manufacture of made-up textile articles, except apparel	3,215	185,883	3,017	182,553	2,901	175,273
Manufacture of carpets and rugs	94	912	94	704	76	693
Manufacture of other textiles n.e.c.	3,213	154,764	3,084	149,112	3,111	136,932
14 - Manufacture of wearing apparel	3,625	201,142	3,414	178,236	3,198	185,135
15 - Manufacture of leather and related products	1,629	44,906	1,692	44,916	1,650	42,794

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	367	7,547	352	6,924	355	6,984
	83	2,351	81	1,792	78	1,989
Manufacture of footwear	1,179	35,008	1,259	36,200	1,217	33,820
a. Leather wear	892	28,835	944	29,265	944	26,892
b. Rubber and Plastic wear	287	6,173	315	6,936	273	6,929
except furniture; manufacture of articles of straw and plaiting materials	374	6,879	338	7,189	301	7,489
17 - Manufacture of paper and paper products	1,571	104,818	1,387	92,479	1,341	90,704
18 - Printing and reproduction of recorded media	818	10,921	831	13,094	794	13,941
Printing and other service activities related to printing	810	9,712	823	11,929	785	12,314
Reproduction of recorded media	8	1,209	8	1,165	9	1,628
19 - Manufacture of coke and refined petroleum products	1,249	80,271	1,353	93,707	1,376	91,903
20 - Manufacture of chemicals and chemical products	8,217	358,590	8,118	273,843	7,432	272,411
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,615	90,821	5,614	90,100	5,314	93,614
22 - Manufacture of rubber and plastics products	2,735	78,886	2,627	73,399	2,331	64,679
23 - Manufacture of other non-metallic mineral products	1,616	239,725	1,581	224,534	1,549	230,008
24 - Manufacture of basic metals	4,941	214,578	4,637	181,833	4,320	174,599
25 - Manufacture of fabricated metal products, except machinery and equipment	1,041	33,155	976	31,305	896	27,785
26 - Manufacture of computer, electronic and optical products	269	10,072	307	8,409	297	8,628
27 - Manufacture of electrical equipment	2,273	128,483	2,121	101,876	1,822	91,441
28 - Manufacture of machinery and equipment	906	23,501	855	20,105	784	19,339
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,817	90,082	1,778	79,320	1,665	57,598
30 - Manufacture of other transport equipment	643	15,564	586	14,314	542	13,681
31 - Manufacture of furniture	314	4,632	314	4,265	323	4,362
32 - Other manufacturing	2,440	44,701	2,404	40,525	2,356	39,133
Manufacture of jewellery and related articles	72	264	73	272	75	279
Manufacture of imitation jewellery and related articles	3	7	3	71	6	70
Manufacture of musical instruments	68	1,225	65	1,128	53	948
Manufacture of sports goods	303	5,135	280	5,416	271	4,234
Manufacture of games and toys	2	1	4	12	2	2
Manufacture of medical and dental instruments and supplies	324	5,427	336	5,047	310	5,442
Manufacture of Handicrafts	14	20	16	38	15	19
Other manufacturing n.e.c.	1,654	32,623	1,627	28,541	1,624	28,140
33 - Repair and installation of machinery and equipment	111	2,587	106	2,275	106	2,274
D. Electricity, gas, steam and air conditioning supply	2,160	454,851	2,311	446,268	2,014	425,799
Electric power generation, transmission and distribution	1,944	447,262	2,116	439,209	1,848	418,950
a) Hydal	397	26,837	484	20,855	366	21,512
b) Thermal	142	105,645	134	112,189	126	95,380
c) Coal Based	67	58,609	61	62,154	63	65,201
d) Wind	164	50,566	158	50,177	152	48,717
e) Solar	79	4,591	67	4,434	56	4,252
f) Other	1,095	201,014	1,212	189,401	1,085	183,888
Manufacture of gas; distribution of gaseous fuels through mains	196	7,541	174	7,016	147	6,819
Steam and air conditioning supply	20	47	21	42	19	30
E. Water supply; sewerage, waste management and remediation activities	171	16,179	133	13,627	108	14,375
36 - Water collection, treatment and supply	30	289	28	217	26	168
37 - Sewerage	10	13	10	13	9	12
38 - Waste collection, treatment and disposal activities; materials recovery services	128	15,703	93	13,397	70	14,191
services	3	174	2	1	3	4
F. Construction	2,912	163,442	2,810	158,413	2,626	152,891
41 - Construction of buildings	1,872	127,571	1,766	120,862	1,650	117,395
42 - Civil engineering	841	32,682	838	34,655	771	32,653
43 - Specialized construction activities	199	3,189	206	2,896	205	2,843

3.2.2 Advances Classified by Borrowers

Domestic Private Banks						
(Million Rupees)						
Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	70,462	419,018	73,908	395,372	73,494	347,724
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,713	31,209	2,505	23,433	2,412	20,961
46 - Wholesale trade, except of motor vehicles and motorcycles	18,681	235,571	21,094	232,273	19,922	195,313
47 - Retail trade, except of motor vehicles and motorcycles	49,068	152,238	50,309	139,666	51,160	131,450
H. Transportation and storage	7,503	96,609	7,327	95,584	6,363	96,580
49 - Land transport and transport via pipelines	4,376	56,805	4,332	54,886	3,622	53,110
50 - Water transport	78	690	81	621	76	1,203
51 - Air transport	129	1,615	98	1,455	87	1,414
52 - Warehousing and support activities for transportation	2,554	33,703	2,450	34,727	2,236	35,788
53 - Courier activities other than national post activities	366	3,796	366	3,894	342	5,064
I. Accommodation and food service activities	1,239	26,346	1,578	23,540	1,271	23,627
55 - Accommodation	319	11,529	326	11,084	322	11,364
56 - Food and beverage service activities	920	14,817	1,252	12,456	949	12,262
J. Information and communication	2,525	254,154	2,654	266,763	2,514	282,821
58 - Publishing activities	658	2,838	699	2,539	664	2,324
59 - Motion picture, video and television programme production, sound recording and music publishing activities	76	729	70	811	71	792
60 - Programming and broadcasting activities	73	631	47	999	44	1,289
61 - Telecommunications	667	235,364	759	248,798	801	264,095
62 - Computer programming, consultancy and related activities	897	10,190	922	9,255	789	9,800
63 - Information service activities	154	4,402	157	4,362	145	4,521
K. Real estate activities	702	32,906	865	30,979	768	31,266
L. Professional, scientific and technical activities	5,836	61,208	5,822	52,633	8,737	57,356
69 - Legal and accounting activities	171	988	150	1,082	141	889
71 - Architectural and engineering activities; technical testing and analysis	79	1,351	74	1,095	67	1,142
72 - Scientific research and development	512	4,786	451	4,324	405	3,853
73 - Advertising and market research	193	4,275	203	4,307	197	4,130
74 - Other professional, scientific and technical activities	1,257	5,194	1,243	4,528	1,100	4,479
75 - Veterinary activities	3,598	44,112	3,678	36,978	6,805	42,753
M. Administrative and support service activities	26	501	23	320	22	109
77 - Rental and leasing activities	4,095	52,950	3,859	44,782	3,537	42,676
78 - Employment activities	464	1,267	443	1,375	336	1,020
79 - Travel agency, tour operator, reservation service and related activities	43	338	53	342	35	260
80 - Security and investigation activities	889	13,388	869	13,389	781	10,522
81 - Services to buildings and landscape activities	794	2,776	674	2,792	635	2,821
82 - Office administrative, office support and other business support activities	28	185	22	156	23	129
N. Education	1,877	34,996	1,798	26,729	1,727	27,923
86 - Human health activities	1,512	31,678	1,375	28,554	1,343	28,714
87 - Residential care activities	822	12,027	763	10,868	747	11,636
88 - Social work activities with and without accommodation	801	11,999	750	10,851	735	11,622
P. Arts, entertainment and recreation	2	1	1	0	-	-
Q. Other service activities	19	27	12	16	12	14
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	89	1,756	82	1,650	75	1,860
A. Government Trusts and Non-profit Organizations	19,102	52,721	16,325	46,283	15,395	53,050
B. Private Trusts and Non-profit Organizations	177	14,045	175	12,351	219	11,900
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	64	1,460	62	1,038	63	765
VI. PERSONAL	107	12,377	108	10,926	152	10,748
A. Bank Employees	6	209	5	387	4	387
1) For house building	2,827,018	870,004	2,868,885	854,308	2,976,087	847,994
2) For transport i.e. purchase of car etc.	83,412	156,834	85,008	162,303	88,078	174,961
3) Other purposes	32,398	120,991	32,583	125,154	33,684	135,614
B. Consumer Financing	30,811	32,338	31,436	33,491	32,102	35,305
1) For house building	20,203	3,505	20,989	3,657	22,292	4,042
2) For transport i.e. purchase of car etc	2,739,049	712,416	2,779,357	691,286	2,883,491	672,339
3) Credit cards	32,359	195,134	32,261	194,830	31,900	192,530
4) Consumers durable	294,808	313,394	293,731	293,582	279,618	271,759
5) Personal loans	1,938,878	86,429	1,959,800	88,871	2,049,508	93,411
C) Other	5,431	975	4,894	966	4,701	1,086
VII. OTHER	467,573	116,484	488,671	113,036	517,764	113,555
	4,557	753	4,520	719	4,518	693
	118	1,039	121	792	269	453
Total	3,134,807	9,243,500	3,171,823	8,924,991	3,273,216	8,810,492

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	1	8	1	20	1	22
1) Official	1	8	1	20	1	22
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	492	96,470	502	369,804	471	453,011
I. GOVERNMENT	1	1,000	2	283,792	2	372,288
A. Federal Government	1	1,000	2	283,792	2	372,288
1) Commodity Operations	-	-	-	-	-	-
2) Others	1	1,000	2	283,792	2	372,288
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	198	94,893	205	85,436	181	80,112
A. Agriculture, forestry and fishing	2	1	2	283	2	4,756
1. Crop and animal production, hunting and related service activities	2	1	2	283	2	4,756
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	1	1	1	3	1	0
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	1	-	1	281	1	4,756
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	156	62,273	164	60,357	141	40,908
10 - Manufacture of food products	12	2,722	11	4,037	18	5,541
11 - Manufacture of beverages	2	9	4	11	3	15
12 - Manufacture of tobacco products	3	16	3	23	3	10
13 - Manufacture of textiles	36	12,401	42	13,932	30	3,793
Preparation and spinning of textile fibres	6	531	6	593	6	595
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	23	11,523	30	13,076	18	2,927
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	3	187	2	104	2	104
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	4	159	4	159	4	168
14 - Manufacture of wearing apparel	3	83	3	105	3	105
15 - Manufacture of leather and related products	3	83	3	83	3	93

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	-	-
	1	10	1	10	1	10
Manufacture of footwear	2	73	2	73	2	83
a. Leather wear	2	73	2	73	2	83
b. Rubber and Plastic wear	-	-	-	-	-	-
except furniture; manufacture of articles of straw and plaiting materials	-	-	-	-	-	-
17 - Manufacture of paper and paper products	7	2,203	6	2,231	6	786
18 - Printing and reproduction of recorded media	-	-	-	-	-	-
Printing and other service activities related to printing	-	-	-	-	-	-
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	1	1,000	1	1,500	-	-
20 - Manufacture of chemicals and chemical products	24	19,340	25	16,323	24	14,287
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	13	1,223	18	3,428	21	4,444
22 - Manufacture of rubber and plastics products	5	1,000	5	923	-	-
23 - Manufacture of other non-metallic mineral products	5	3,584	6	4,879	4	2,251
24 - Manufacture of basic metals	3	1,399	8	1,733	2	500
25. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-
26 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-
27 - Manufacture of electrical equipment	27	15,661	20	10,418	14	8,320
28 - Manufacture of machinery and equipment	1	14	1	14	1	14
29 - Manufacture of motor vehicles, trailers and semi-trailers	5	884	4	680	5	712
30 - Manufacture of other transport equipment	1	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32. Other manufacturing	5	651	4	38	4	38
Manufacture of jewellery and related articles	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	5	651	4	38	4	38
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	9	20,302	8	17,318	9	20,074
Electric power generation, transmission and distribution	6	18,977	5	15,992	6	18,832
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	4	15,062	4	15,192	4	15,146
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	2	3,914	1	800	2	3,686
Manufacture of gas; distribution of gaseous fuels through mains	3	1,325	3	1,326	3	1,242
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	3	201	3	181	3	161
41 - Construction of buildings	2	200	2	180	2	160
42 - Civil engineering	1	1	1	1	1	1
43 - Specialized construction activities	-	-	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	11	5,689	13	4,627	11	7,357
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	3	4,107	5	4,195	3	5,084
47 - Retail trade, except of motor vehicles and motorcycles	8	1,581	8	432	8	2,273
H. Transportation and storage	2	14	2	14	2	13
49 - Land transport and transport via pipelines	1	13	1	13	1	13
50 - Water transport	1	1	1	1	1	0
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	2	1,958	2	1,958	2	1,637
55 - Accommodation	2	1,958	2	1,958	2	1,637
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	5	4,223	4	437	5	4,951
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	5	4,223	4	437	5	4,951
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-
L. Professional, scientific and technical activities	7	225	6	254	5	247
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	2	5	2	6	2	4
71 - Architectural and engineering activities; technical testing and analysis	3	204	3	248	2	232
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	2	16	1	-	1	11
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	1	7	1	7	1	7
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	1	7	1	7	1	7
N. Education	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-
86 - Human health activities	-	-	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	293	577	295	576	288	611
A. Bank Employees	165	444	167	442	161	479
1) For house building	61	311	61	309	56	325
2) For transport i.e. purchase of car etc.	63	116	64	114	63	130
3) Other purposes	41	17	42	19	42	24
B. Consumer Financing	128	134	128	133	127	131
1) For house building	89	119	89	119	88	116
2) For transport i.e. purchase of car etc	31	14	31	14	31	14
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	8	1	8	1	8	1
C) Other	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-
Total	493	96,478	503	369,824	472	453,032

3.3 Advances Classified by Rate of Interest/Return and Securities

All Banks

(Million Rupees)

Rate of Interest/Return	Dec-22	Mar-23	Securities, Shares & Other Financial Instruments					Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total
	Total	Total	Precious Metals	Financial Instruments	Merchandise								
00.00	553,797	741,151	24,291	6,955	268,048	122,570		212,387	21,999	156,841	13,341		817,443
01.00*	7,622	8,418	-	180	1,853	699		947	1,136	2,882	-		7,698
02.00*	163,233	178,165	-	466	85,884	56,002		13,722	13,517	12,260	35		181,087
03.00*	263,131	336,216	79	1,292	117,753	77,455		84,202	26,709	24,785	727		333,003
04.00*	237,394	198,818	238	747	59,514	53,043		57,347	14,633	15,140	17		200,678
05.00*	412,262	361,788	191	512	68,115	74,879		169,529	21,523	16,745	3,161		354,655
06.00*	54,260	44,643	1,754	514	13,628	12,082		7,778	5,290	3,480	425		44,950
07.00*	44,941	76,808	-	31	6,595	6,536		38,463	11	15,083	0		66,720
08.00*	46,604	321,376	-	0	8,437	6,221		1,774	4,283	384,094	3		404,813
08.25	7,128	6,898	-	-	6,169	16		60	40	10,173	0		16,459
08.50	4,642	3,268	-	-	531	525		1,024	-	152	358	-	2,590
08.75	5,777	4,203	-	-	338	3,065		110	206	31	-		3,750
09.00	23,696	24,103	-	11	2,181	2,762		1,497	658	30,884	1,602		39,595
09.25	53,934	12,144	-	-	292	335		358	86	1,539	0		2,610
09.50	76,035	18,557	-	50	791	205		2,655	69	347	1		4,119
09.75	50,029	9,158	-	-	469	385		132	64	50	1		1,100
10.00	414,224	105,679	-	52	2,400	3,184		4,735	32	225	2		10,631
10.25	8,530	5,290	-	-	155	109		1,308	61	13,096	1		14,730
10.50	8,029	2,059	-	-	187	193		187	151	15,306	0		15,883
10.75	55,151	37,891	-	-	453	461		995	11	50,098	6		52,224
11.00	128,494	153,243	-	-	857	26,919		3,823	143	39	124		31,905
11.25	28,517	1,852	-	-	52	566		222	13	2	43		899
11.50	33,069	51,659	-	-	53	452		1,540	17	157,028	1		159,090
11.75	13,258	2,780	-	-	19	1,608		322	23	21	4		1,998
12.00	36,827	25,491	-	-	11,995	734		19,634	50	1,113	343		33,870
12.25	9,185	4,141	-	-	367	1,239		506	115	513	1		2,740
12.50	8,983	18,857	-	-	2,020	1,484		1,028	15	8,029	3		12,580
12.75	11,683	26,773	-	-	12,375	3,516		878	27	19,068	0		35,863
13.00	88,469	57,500	451	100	10,609	18,062		18,152	262	1,453	208		49,298
13.25	77,515	85,334	75	77	12,049	70,875		555	112	2,656	8		86,407
13.50	14,674	19,795	-	4	11,935	3,494		2,544	1,092	4,132	1		23,202
13.75	29,399	17,858	-	-	42,007	6,053		1,253	318	2,296	1		51,928
14.00	71,015	117,237	7,765	0	44,087	21,677		10,134	3,109	44,266	67		131,105
14.25	11,657	5,116	-	-	32	1,099		638	33	24	7		1,832
14.50	147,955	60,797	4	-	639	27,773		1,215	958	8,496	270		39,356
14.75	169,273	24,728	-	0	3,092	1,408		3,416	52	249	4		8,221
15.00	5,227	31,790	4,263	-	1,026	14,218		6,043	868	721	350		27,490
15.25	126,666	74,356	-	-	9,274	865		2,668	185	49,601	25		62,618
15.50	102,929	14,378	4,588	-	734	1,297		2,380	633	473	9		10,114
15.75	761,941	72,199	25	1	35,090	3,812		8,122	68	10,115	2		57,236
16.00	640,736	88,045	-	4	6,676	3,569		10,802	1,189	20,648	1,984		44,873
16.25	557,146	124,357	-	486	34,977	24,227		21,148	15,105	1,457	22		97,423
16.50	714,399	297,292	313	13	62,317	10,170		25,126	13,866	29,695	36		141,536
16.75	582,266	160,066	-	-	19,932	6,178		7,933	2,002	27,685	34		63,765
17.00	522,836	825,272	126	1,829	104,361	27,540		23,691	17,935	40,193	1,507		217,183
17.25	562,609	487,692	-	806	29,493	4,336		14,480	419	42,453	1		91,988
17.50	725,559	448,449	8,772	1,255	100,335	42,744		22,941	818	63,818	3		240,687
17.75	390,584	352,561	12,745	7	17,753	11,163		11,666	1,814	12,561	1		67,709
18.00	626,402	419,839	2,189	1,166	110,010	33,954		41,693	12,284	91,295	1,195		293,786
18.25	229,116	245,846	-	265	35,516	14,298		18,985	2,559	31,820	12		103,455
18.50	143,218	267,205	-	305	20,862	12,594		12,400	432	12,004	3,212		61,809
18.75	199,867	173,673	-	13	16,898	10,100		8,283	932	10,375	-		46,602
19.00	142,145	234,572	4,023	273	17,318	15,227		18,186	726	44,636	563		100,950
19.25	130,666	182,333	-	79	19,986	11,936		10,752	766	10,819	1,942		56,281
19.50	41,926	364,008	-	77	6,387	6,321		4,541	130	19,190	36		36,682
19.75	63,856	183,513	12	8	7,005	13,698		10,100	212	2,799	3		33,839
20.00	57,631	359,671	1,077	2,036	21,132	31,016		12,924	805	9,588	3,050		81,628
20.25	44,279	187,941	131	49	5,856	16,903		9,435	408	2,857	63		35,701
20.50	47,429	258,656	-	1,165	6,639	4,705		5,449	145	3,226	17		21,347
20.75	45,784	224,720	-	77	2,363	71,555		11,096	65	19,574	28		104,758
21.00	61,766	229,746	5,492	250	16,407	43,343		6,330	3,161	10,953	1,526		87,462
21.25	63,177	144,740	394	59	15,921	22,954		8,331	5,965	6,412	46		60,082
21.50	25,658	141,208	632	11,983	15,043	26,284		6,540	1,254	67,347	20		129,105
21.75	24,267	79,163	-	25,813	105,759	49,096		21,399	8,100	68,083	9		298,769
22.00	56,975	264,300	3,913	5,970	182,103	106,679		68,031	17,687	476,716	5,531		865,729
22.25	48,615	189,535	123	5,977	130,270	135,757		35,545	9,681	145,517	52		462,923
22.50	8,205	330,925	3,167	4,611	139,305	103,678		66,028	8,925	237,782	96		563,593
22.75	6,822	63,215	-	18,335	126,841	140,706		58,313	24,908	150,676	78		519,855
23.00	6,103	151,953	2	6,517	162,513	69,930		61,772	22,408	330,615	3,186		656,943
23.25	11,279	36,863	1,129	6,475	113,612	42,168		30,574	25,196	217,056	898		437,108
23.50	130,019	160,028	-	12,720	80,398	109,346		37,869	32,991	398,882	115		672,320
23.75	18,735	32,835	2	2,533	39,482	25,157		26,670	21,255	42,381	31		157,509
24.00	24,082	42,526	4	11,211	61,321	61,970		43,059	23,167	181,944	3,700		386,367
24.25	2,182	14,954	1	1,587	15,706	22,573		17,356	11,626	150,618	204		219,671
24.50	742	20,711	-	5,305	21,781	28,445		34,945	9,479	88,945	176		189,076
24.75	4,032	7,872	2	1,031	7,180	7,624		8,286	3,857	15,408	331		43,719
25.00 & above	188,957	296,322	6,583	5,111	64,821	144,214		187,913	35,505	108,383	160,666		713,195
Total	11,564,031	11,455,120	94,555	144,593	2,777,643	2,160,035		1,704,776	456,416	4,258,728	211,171		11,807,917
Weighted Average	14.7	15.73	13.89	21.04	16.28	17.45		15.02	17.35	18.75	30.82		17.54

*01.00 stands for 00.25 to 01.00

*08.00 stands for 07.25 to 08.00

3.3.1 Advances Classified by Rate of Interest/Return and Securities

Public Sector Banks

(Million Rupees)

Rate of Interest/ Return	Dec-22		Mar-23		Jun-23							(in million rupees)	
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments		Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances		Total
00.00	123,108	305,549	23,233	2,196	100,781	37,753	61,596	68	71,995	696		298,319	
01.00*	569	199	-	-	1,068	-	-	-	199	-	-	1,266	
02.00*	9,978	9,687	-	10	4,940	2,291	885	1,465	-	-	-	9,592	
03.00*	24,608	23,716	75	26	11,175	3,107	5,240	4	3,711	-	-	23,338	
04.00*	15,243	15,582	236	520	5,625	4,577	2,355	-	1,914	-	-	15,228	
05.00*	130,356	131,051	175	1	18,927	19,564	93,115	236	3,879	1,648		137,546	
06.00*	15,925	9,855	1,754	162	4,643	1,054	1,294	27	1,463	-	-	10,397	
07.00*	7,626	8,482	-	-	1,238	2,244	8,954	-	358	-	-	12,795	
08.00*	11,610	13,610	-	-	1,350	715	1,340	42	10,208	-	-	13,655	
08.25	171	156	-	-	-	-	-	-	-	-	-	106	
08.50	342	357	-	-	127	191	-	3	-	-	-	321	
08.75	4	-	-	-	-	-	-	-	-	-	-	-	
09.00	4,947	6,749	-	-	224	654	160	-	3,225	-	-	4,262	
09.25	5,947	2,785	-	-	-	-	-	-	-	-	-	-	
09.50	2,792	515	-	-	195	-	-	-	-	-	-	195	
09.75	1,847	204	-	-	-	-	-	-	-	-	-	-	
10.00	21,015	7,893	-	52	42	106	4	-	-	-	-	203	
10.25	116	65	-	-	-	-	-	20	-	-	-	20	
10.50	1,026	12	-	-	-	-	1	-	-	-	-	1	
10.75	34,727	33,352	-	-	402	-	14	-	39,977	-	-	40,393	
11.00	3,301	3,329	-	-	65	58	264	51	-	-	-	438	
11.25	43	42	-	-	1	-	40	-	-	-	-	41	
11.50	21,286	43,746	-	-	-	-	55	-	115,575	-	-	115,631	
11.75	11	6	-	-	-	0	1	-	-	-	-	2	
12.00	26,148	16,517	-	-	334	7	17,496	-	787	-	-	18,624	
12.25	203	143	-	-	0	1	20	72	11	-	-	104	
12.50	1,652	1,565	-	-	400	1	309	1	7	-	-	719	
12.75	125	304	-	-	200	3	90	-	3	-	-	293	
13.00	11,233	12,259	451	-	-	7	13,102	36	-	-	-	13,597	
13.25	65,051	68,019	75	77	3,009	64,904	0	-	-	-	-	68,065	
13.50	152	636	-	-	600	309	20	-	-	-	-	929	
13.75	255	1,133	-	-	36,610	100	88	-	-	-	-	36,799	
14.00	28,546	15,184	7,765	0	4,443	96	1,225	50	-	0		13,579	
14.25	1,203	225	-	-	-	21	102	-	-	-	-	123	
14.50	125	49	4	-	-	5	1	-	-	-	-	9	
14.75	7,815	6,405	-	0	2,720	17	2,804	-	-	-	-	5,541	
15.00	1,531	6,057	4,263	-	-	15	8	-	485	-	-	4,771	
15.25	79,962	25,583	-	-	9,242	9	2	67	19,486	-	-	28,805	
15.50	7,004	5,515	4,588	-	-	4	300	-	459	-	-	5,352	
15.75	51,872	7,060	-	-	-	5	6,954	13	0	0		6,973	
16.00	73,656	30,267	-	-	2,700	1,564	7,876	133	20,238	-	-	32,510	
16.25	43,822	7,555	-	-	-	2,418	646	4	86	-	-	3,153	
16.50	88,844	44,645	313	-	815	11,533	4	24,336	-	-	-	38,512	
16.75	45,427	32,497	-	-	397	175	1,794	-	1,647	-	-	4,013	
17.00	39,822	64,315	126	-	6,293	3,564	1,461	980	7,466	-	-	19,890	
17.25	84,315	62,992	-	806	15,784	147	9,645	-	19,823	-	-	46,206	
17.50	353,568	230,390	8,772	0	82,875	34,611	16,365	171	57,482	-	-	200,277	
17.75	63,949	52,224	12,745	-	4,835	345	4,893	-	3,860	-	-	26,679	
18.00	179,363	134,485	2,189	700	29,640	8,117	7,026	205	61,323	-	-	109,198	
18.25	27,746	32,302	-	1	5,559	3,052	5,882	51	5,137	-	-	19,835	
18.50	24,799	32,557	-	221	10,440	1,977	2,820	375	3,515	-	-	19,348	
18.75	34,867	26,360	-	13	1,528	2,653	305	406	328	-	-	5,233	
19.00	47,111	59,799	4,023	18	3,021	377	7,780	0	35,144	1		50,363	
19.25	29,406	40,691	-	70	14,404	1,393	654	504	94	-	-	17,119	
19.50	4,587	21,978	-	-	66	950	269	77	431	-	-	1,794	
19.75	10,835	9,403	12	-	546	1,388	612	9	1	-	-	2,567	
20.00	12,867	26,988	243	-	2,377	315	2,744	204	300	-	-	6,184	
20.25	12,173	8,448	112	-	1,690	1,939	1,666	284	2	-	-	5,691	
20.50	5,566	10,746	-	165	172	96	1,107	-	1,051	-	-	2,590	
20.75	12,981	66,079	-	27	557	2,573	189	-	2	-	-	3,349	
21.00	46,683	28,407	5,492	-	9,384	123	1,014	-	2,512	467		18,992	
21.25	7,067	10,037	394	-	123	4,616	847	-	26	93	-	6,098	
21.50	960	12,178	632	10,400	144	184	1,015	14	-	-	-	12,337	
21.75	2,656	3,962	-	5,845	1,163	497	13	137	-	-	-	7,656	
22.00	35,730	46,230	3,769	11,267	12,736	14,261	-	-	309,280	2,344		357,400	
22.25	27,847	9,158	122	650	3,188	10,220	366	146	2,282	-	-	16,974	
22.50	5,743	37,279	3,167	867	10,697	13,096	3,033	368	8,088	9		39,325	
22.75	1,081	2,076	-	9,408	16,118	1,387	2,527	298	25,000	-	-	54,738	
23.00	2,380	7,785	-	3,491	18,784	5,923	7,386	47	68,977	0		104,609	
23.25	4,623	6,130	1,112	2,626	11,547	3,161	3,092	150	727	625		23,040	
23.50	125,864	129,805	-	1,338	3,072	5,432	2,275	3,314	162,464	0		177,894	
23.75	14,687	11,165	-	190	6,030	2,572	4,179	202	986	-	-	14,159	
24.00	16,309	7,481	-	6,943	5,037	7,542	3,502	476	803	-	-	24,304	
24.25	55	1,639	-	873	2,314	1,543	726	13	123	-	-	5,592	
24.50	207	2,580	-	14	2,942	4,172	2,847	63	7,347	9		17,393	
24.75	15	833	-	683	628	681	1,725	600	4,467	-	-	4,467	
25.00 & above	28,118	66,269	1	493	9,288	23,669	105,346	638	6,418	11,120		156,673	
Total	2,224,053	2,160,385	85,842	52,780	504,099	304,501	456,429	12,902	1,110,923	16,918		2,544,293	
Weighted Average	15.4	14.48	12.74	21.23	13.63	15.00	14.51	18.42	17.98	25.36		16.08	
*01.00 stands for 00.25 to 01.00													
: :													

Domestic Private Banks

(Million Rupees)

	Dec-22		Mar-23						Jun-23								(Million Rupees)	
Rate of Interest/Return					Securities, Shares & Other Financial Instruments		Fixed Assets Including Machinery		Real Estate		Financial Obligations		Others		Unsecured Advances		Total	
	Total		Total	Precious Metals														
00.00	428,792		433,712	1,058		3,859	158,195	84,786	150,096		21,840	84,735	12,640				517,209	
01.00*	7,053		8,119	-		180	785	699	947		937	2,882	-				6,432	
02.00*	153,255		168,478	-		456	80,144	53,711	12,837		12,052	12,260	35				171,495	
03.00*	238,171		312,160	4		1,266	106,578	74,229	78,714		26,076	21,074	727				309,298	
04.00*	222,103		183,184	2		227	53,889	48,465	54,957		14,633	13,203	14				185,390	
05.00*	281,873		230,704	16		510	49,187	55,315	76,389		21,288	12,860	1,512				217,077	
06.00*	38,326		34,775	-		352	8,984	11,028	6,467		5,263	2,017	425				34,536	
07.00*	37,315		68,326	-		31	5,357	4,292	29,509		11	14,725	0				53,926	
08.00*	34,993		24,235	-		0	7,087	5,506	434		4,241	2,099	3				19,370	
08.25	6,958		6,743	-		-	6,063	16	60		40	10,173	0				16,353	
08.50	4,300		4,300	-		-	404	334	1,024		149	358	-				2,349	
08.75	5,774		4,203	-		-	338	3,065	110		206	31	-				3,750	
09.00	18,749		17,354	-		11	1,957	2,108	1,338		658	27,659	1,602				35,333	
09.25	47,987		9,359	-		-	292	335	358		86	1,539	0				2,610	
09.50	73,243		18,042	-		50	596	205	2,655		69	347	1				3,924	
09.75	48,182		8,954	-		-	469	385	132		64	50	1				1,100	
10.00	393,209		97,786	-		-	2,359	3,078	4,731		32	225	2				10,428	
10.25	8,414		5,225	-		-	155	109	1,308		41	13,096	1				14,710	
10.50	7,003		2,048	-		-	45	193	185		151	15,306	0				15,881	
10.75	20,425		4,540	-		-	251	461	981		11	10,121	6				11,831	
11.00	125,193		149,914	-		-	792	26,860	3,560		92	39	124				31,467	
11.25	28,471		1,810	-		-	51	566	182		13	2	43				858	
11.50	11,783		7,913	-		-	53	450	1,484		17	41,251	1				43,459	
11.75	13,247		2,774	-		-	19	1,608	321		23	21	4				1,996	
12.00	10,679		8,974	-		-	11,661	8,974	2,138		50	327	343				15,249	
12.25	6,993		3,998	-		-	367	1,238	486		43	502	1				2,636	
12.50	7,332		17,292	-		-	1,620	1,483	718		14	8,022	3				11,861	
12.75	10,713		26,469	-		-	12,175	3,513	788		27	19,068	0				35,570	
13.00	77,236		45,241	-		100	10,609	18,055	5,049		226	1,453	208				35,701	
13.25	12,464		17,316	-		-	9,841	5,971	554		112	2,656	8				18,342	
13.50	14,523		19,159	-		4	11,335	3,185	2,525		1,092	4,132	1				22,273	
13.75	26,144		16,726	-		-	5,397	5,952	1,165		318	2,296	1				15,129	
14.00	42,469		102,053	-		-	39,644	21,581	8,909		3,059	44,266	67				117,526	
14.25	10,454		4,891	-		-	32	1,077	536		33	24	7				1,709	
14.50	147,830		60,748	-		-	639	27,769	1,214		958	8,496	270				39,347	
14.75	161,458		18,664	-		-	372	1,391	612		52	249	4				2,679	
15.00	50,096		25,733	-		-	1,026	14,203	6,035		868	236	350				22,718	
15.25	46,794		46,794	-		-	856	33	2,666		118	30,115	25				33,941	
15.50	94,425		8,863	-		-	734	1,293	2,080		63	134	9				2,762	
15.75	692,118		65,140	25		1	35,090	3,808	1,168		55	10,115	2				50,263	
16.00	564,123		57,379	-		4	3,976	2,005	2,927		1,057	410	1,984				12,363	
16.25	508,424		116,779	-		486	34,977	21,809	20,502		15,102	1,371	22				94,269	
16.50	615,270		250,626	-		13	61,502	8,658	13,593		13,862	5,360	36				103,024	
16.75	526,152		127,569	-		-	19,535	6,004	6,139		2,002	26,038	34				59,752	
17.00	476,141		751,353	-		1,829	98,068	22,776	22,231		16,955	32,527	1,507				195,893	
17.25	472,686		415,787	-		-	13,709	4,188	4,835		419	22,630	1				45,782	
17.50	358,989		216,926	-		1,255	17,460	8,134	6,576		647	6,336	3				40,410	
17.75	326,469		294,309	-		7	12,918	10,818	6,773		1,814	8,601	1				40,930	
18.00	444,784		274,586	-		466	80,369	25,837	34,668		12,079	23,673	1,195				178,287	
18.25	200,970		212,749	-		264	29,957	11,242	13,103		2,559	26,238	12				83,375	
18.50	118,137		229,425	-		85	10,422	10,617	5,579		979	7,208	3,212				41,180	
18.75	165,441		174,271	-		-	15,349	7,447	7,979		526	10,047	-				41,369	
19.00	95,034		173,187	-		256	14,297	14,849	10,406		725	7,906	562				49,001	
19.25	100,194		138,962	-		9	5,582	10,543	10,098		262	10,425	1,942				38,861	
19.50	37,339		338,326	-		77	6,321	5,371	4,272		52	18,472	36				34,601	
19.75	53,021		169,821	-		8	6,459	12,311	9,488		203	2,500	3				30,973	
20.00	44,764		329,946	834		2,036	18,755	30,701	10,180		600	9,163	3,050				75,319	
20.25	32,106		171,558	19		49	4,166	14,964	7,769		124	2,855	63				30,010	
20.50	41,863		246,033	-		1,000	6,467	4,610	4,343		145	1,936	17				18,518	
20.75	32,803		158,635	-		50	1,806	68,982	10,906		65	14,769	28				96,606	
21.00	15,084		201,339	-		250	7,023	43,220	5,316		3,161	8,441	1,059				68,470	
21.25	56,110		133,156	-		59	15,798	18,338	7,484		5,940	5,820	46				53,484	
21.50	24,699		127,230	-		1,583	14,695	26,141	6,356		239	66,764	20				115,799	
21.75	21,611		75,202	-		19,968	104,581	68,598	21,295		7,963	60,589	9				283,003	
22.00	118,137		229,425	-		85	10,422	10,617	5,579		979	7,208	3,212				41,180	
22.25	207,68		176,232	1		5,327	126,017	125,538	25,179		9,535	102,744	3,187				502,017	
22.50	2,462		293,645	-		3,744	128,608	90,582	65,996		8,558	229,821	88				431,373	
22.75	5,741		58,347	-		8,927	110,723	138,077	55,785		24,610	116,377	78				454,576	
23.00	5,872		144,042	2		3,026	143,729	64,008	52,749		22,361	257,203	3,186				546,263	
23.25	6,656		30,733	17		3,849	102,065	39,007	27,482		25,046	216,330	273				414,069	
23.50	4,156		30,223	-		11,382	77,326	103,914	35,594		29,677	236,189	115				494,197	
23.75	4,048		21,670	2		2,343	33,451	22,585	22,491		21,053	41,395	31				143,350	
24.00	7,773		35,044	4		4,268	56,283	54,429	39,547		22,691	179,790	3,700				360,712	
24.25	2,128		13,315	1		714	13,392	21,030	15,789		11,614	150,495	204				213,239	
24.50	536		17,431	-		5,291	18,838	24,273	32,099		9,416	80,898	167				170,983	
24.75	4,017		4,759	2		198	6,552	6,943	6,561		3,257	12,408	331				36,252	
25.00 & above	160,840		229,953	6,581		4,619	55,533	120,545	81,547		35,167	101,290	149,546				554,828	
Total	9,243,500		8,924,991	8,714		91,813	2,271,392	1,852,943	1,243,829		443,199	2,704,357	194,245				8,816,492	
Weighted Average	14.5		16.26	25.19		20.93	16.87	17.84	15.19		17.32	20.46	31.29				18.33	
* 00.00 stands for 00.25 to 01.00																		
* 08.00 stands for 07.25 to 08.00																		

3.3.3 Advances Classified by Rate of Interest/Return and Securities

Foreign Banks

(Million Rupees)

(Million Rupees)												
Rate of Interest/Return	Deco-22	Mar-23	Securities, Shares & Other Financial Instruments				Jun-23					Total
	Total	Total	Precious Metals	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances			
00.00*	1,897	1,890	-	-	1,073	31	695	1	111	4	1,915	
01.00*	-	-	-	-	-	-	-	-	-	-	-	
02.00*	-	-	-	-	-	-	-	-	-	-	-	
03.00*	352	340	-	-	119	-	248	-	-	-	367	
04.00*	48	52	-	-	-	-	34	-	24	2	61	
05.00*	33	34	-	-	-	-	26	-	5	1	32	
06.00*	8	13	-	-	-	-	17	-	-	-	17	
07.00*	-	-	-	-	-	-	-	-	-	-	-	
08.00*	-	283,792	-	-	-	-	-	-	371,788	-	371,788	
08.25	-	-	-	-	-	-	-	-	-	-	-	
08.50	-	-	-	-	-	-	-	-	-	-	-	
08.75	-	-	-	-	-	-	-	-	-	-	-	
09.00	-	-	-	-	-	-	-	-	-	-	-	
09.25	-	-	-	-	-	-	-	-	-	-	-	
09.50	-	-	-	-	-	-	-	-	-	-	-	
09.75	-	-	-	-	-	-	-	-	-	-	-	
10.00	-	-	-	-	-	-	-	-	-	-	-	
10.25	-	-	-	-	-	-	-	-	-	-	-	
10.50	-	-	-	-	-	-	-	-	-	-	-	
10.75	-	-	-	-	-	-	-	-	-	-	-	
11.00	-	-	-	-	-	-	-	-	-	-	-	
11.25	3	-	-	-	-	-	-	-	-	-	-	
11.50	-	-	-	-	-	-	-	-	-	-	-	
11.75	-	-	-	-	-	-	-	-	-	-	-	
12.00	-	-	-	-	-	-	-	-	-	-	-	
12.25	2,000	-	-	-	-	-	-	-	-	-	-	
12.50	-	-	-	-	-	-	-	-	-	-	-	
12.75	845	-	-	-	-	-	-	-	-	-	-	
13.00	-	-	-	-	-	-	-	-	-	-	-	
13.25	-	-	-	-	-	-	-	-	-	-	-	
13.50	-	-	-	-	-	-	-	-	-	-	-	
13.75	3,000	-	-	-	-	-	-	-	-	-	-	
14.00	-	-	-	-	-	-	-	-	-	-	-	
14.25	-	-	-	-	-	-	-	-	-	-	-	
14.50	-	-	-	-	-	-	-	-	-	-	-	
14.75	-	-	-	-	-	-	-	-	-	-	-	
15.00	-	-	-	-	-	-	-	-	-	-	-	
15.25	-	-	-	-	-	-	-	-	-	-	-	
15.50	1,500	-	-	-	-	-	-	-	-	-	-	
15.75	17,951	-	-	-	-	-	-	-	-	-	-	
16.00	2,958	400	-	-	-	-	-	-	-	-	-	
16.25	4,900	23	-	-	-	-	-	-	-	-	-	
16.50	10,286	2,021	-	-	-	-	-	-	-	-	-	
16.75	10,686	-	-	-	-	-	-	-	-	-	-	
17.00	6,873	9,604	-	-	-	1,200	-	200	-	-	1,400	
17.25	5,608	8,913	-	-	-	-	-	-	-	-	-	
17.50	12,802	1,133	-	-	-	-	-	-	-	-	-	
17.75	166	6,028	-	-	-	-	-	100	-	-	100	
18.00	11,256	10,769	-	-	-	-	-	6,300	-	-	6,300	
18.25	400	795	-	-	-	-	-	445	-	-	445	
18.50	281	5,222	-	-	-	-	-	1,281	-	-	1,281	
18.75	1,558	72	-	-	-	-	-	-	-	-	-	
19.00	-	1,587	-	-	-	-	-	1,587	-	-	1,587	
19.25	1,066	2,081	-	-	-	-	-	-	-	-	300	
19.50	-	3,705	-	-	-	-	-	287	-	-	287	
19.75	-	4,289	-	-	-	-	-	299	-	-	299	
20.00	-	2,737	-	-	-	-	-	125	-	-	125	
20.25	-	7,934	-	-	-	-	-	-	-	-	-	
20.50	-	1,877	-	-	-	-	-	239	-	-	239	
20.75	-	7	-	-	-	-	-	4,803	-	-	4,803	
21.00	-	-	-	-	-	-	-	-	-	-	-	
21.25	-	1,547	-	-	-	-	-	500	-	-	500	
21.50	-	1,500	-	-	-	-	-	569	-	-	569	
21.75	-	-	-	-	15	-	-	8,094	-	-	8,109	
22.00	-	-	-	-	-	-	-	5,977	315	-	6,292	
22.25	-	4,145	-	-	1,065	-	-	13,511	-	-	14,576	
22.50	-	-	-	-	-	-	-	7,213	-	-	7,213	
22.75	-	2,792	-	-	-	1,241	-	9,299	-	-	10,541	
23.00	-	125	-	-	-	-	1,637	4,435	-	-	6,072	
23.25	-	-	-	-	-	-	-	-	-	-	-	
23.50	-	-	-	-	-	-	-	229	-	-	229	
23.75	-	-	-	-	-	-	-	-	-	-	-	
24.00	-	-	-	-	-	-	-	1,351	-	-	1,351	
24.25	-	-	-	-	-	-	840	-	-	-	840	
24.50	-	700	-	-	-	-	-	700	-	-	700	
24.75	-	3,000	-	-	-	-	-	3,000	-	-	3,000	
25.00 & above	-	100	-	-	-	-	1,020	675	-	-	1,695	
Total	96,478	369,824	-	-	2,153	2,591	4,517	315	443,448	7	453,032	
Weighted Average	16.2	10.09	-	-	11.16	18.91	18.84	21.96	10.22	1.95	10.37	
*01.00 stands for 00.25 to 01.00												
: :												

3.4 Advances Classified by Rate of Interest/Return and Borrowers

All Banks

(Million Rupees)

	Dec-22	Mar-23	Jun-23									
	Domestic Constituents											
	Non-financial Public Sector Enterprises											Trust Funds and Non-profit Organizations
Rate of Interest/Return	Total	Total	Non-Residents	Government	Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total	Total
00.00	553,797	741,151	22	1,045	45,423	8,328	725,682	1,618	35,318	7	817,421	817,443
01.00*	7,622	8,418	-	166	-	180	6,246	962	144	-	7,698	7,698
02.00*	163,233	178,165	-	24	-	260	172,769	554	7,477	2	181,087	181,087
03.00*	263,131	336,216	-	-	-	-	277,833	814	54,355	1	333,003	333,003
04.00*	237,394	198,818	-	-	61	6	147,355	148	53,106	2	200,678	200,678
05.00*	412,262	361,788	-	645	218	-	190,205	518	163,024	45	354,655	354,655
06.00*	54,260	44,643	-	29	43	178	35,666	4	9,030	-	44,950	44,950
07.00*	44,941	76,808	-	-	10,296	-	22,559	-	33,866	-	66,720	66,720
08.00*	46,604	321,376	-	371,788	-	9,472	22,850	-	704	-	404,813	404,813
08.25	7,128	6,898	-	-	10,110	-	6,346	-	3	-	16,459	16,459
08.50	4,642	3,268	-	-	-	1	1,767	-	822	-	2,590	2,590
08.75	5,777	4,203	-	-	-	-	3,721	-	29	-	3,750	3,750
09.00	23,696	24,103	-	-	24,881	0	14,197	-	518	-	39,595	39,595
09.25	53,934	12,144	-	-	-	-	2,377	-	234	-	2,610	2,610
09.50	76,035	18,557	-	-	-	2	1,460	-	2,587	70	4,119	4,119
09.75	50,029	9,158	-	-	-	-	885	-	215	-	1,100	1,100
10.00	414,224	105,679	-	-	-	-	7,169	-	3,462	-	10,631	10,631
10.25	8,530	5,290	-	-	12,998	-	1,191	-	541	-	14,730	14,730
10.50	8,029	2,059	-	-	14,329	4	1,246	-	303	-	15,883	15,883
10.75	55,151	37,891	-	-	50,074	-	1,254	-	896	-	52,224	52,224
11.00	128,494	153,243	-	51	12,233	-	5,320	-	14,301	-	31,905	31,905
11.25	28,517	1,852	-	-	-	-	193	-	706	-	899	899
11.50	33,069	51,659	-	-	156,901	-	237	-	1,952	-	159,090	159,090
11.75	13,258	2,780	-	-	-	-	1,565	-	433	-	1,998	1,998
12.00	36,827	25,491	-	-	11,261	10	19,911	-	2,687	-	33,870	33,870
12.25	9,185	4,141	-	-	-	21	1,319	-	1,400	-	2,740	2,740
12.50	8,983	18,857	-	-	7,776	-	2,872	-	1,932	-	12,580	12,580
12.75	11,683	26,773	-	-	18,877	-	13,185	634	3,167	-	35,863	35,863
13.00	88,469	57,500	-	-	15,626	400	29,627	-	3,551	95	49,298	49,298
13.25	77,515	85,334	-	223	64,899	248	17,817	-	3,219	-	86,407	86,407
13.50	14,674	19,795	-	-	-	-	19,204	-	3,999	-	23,202	23,202
13.75	29,399	17,858	-	35,710	-	50	11,784	27	4,357	-	51,928	51,928
14.00	71,015	117,237	-	-	33,101	-	87,139	-	10,864	-	131,105	131,105
14.25	11,657	5,116	-	-	-	-	393	-	1,440	-	1,832	1,832
14.50	147,955	60,797	-	-	32,607	-	2,429	-	4,321	-	39,356	39,356
14.75	169,273	24,728	-	-	-	-	6,729	-	1,492	-	8,221	8,221
15.00	52,227	31,790	-	-	8,626	-	14,293	-	4,571	-	27,490	27,490
15.25	126,666	74,356	-	9,309	19,486	29,991	368	-	3,457	8	62,618	62,618
15.50	102,929	14,378	-	-	-	-	7,114	-	2,999	-	10,114	10,114
15.75	761,941	72,199	-	35,000	-	10,060	9,582	-	2,594	-	57,236	57,236
16.00	640,736	88,045	-	2,000	18,871	-	18,968	5	5,030	-	44,873	44,873
16.25	557,146	124,357	-	-	26,109	530	50,387	-	20,397	-	97,423	97,423
16.50	714,399	297,292	-	8	49,003	410	88,481	-	3,634	-	141,536	141,536
16.75	582,266	160,066	-	53	21,666	5	39,479	-	2,562	-	63,765	63,765
17.00	522,836	825,272	-	5,000	6,223	304	198,848	-	5,968	840	217,183	217,183
17.25	562,609	487,692	-	5,018	1,807	4,699	77,439	54	2,972	-	91,988	91,988
17.50	725,359	448,449	-	56,636	19,708	3,061	157,034	-	4,248	-	240,687	240,687
17.75	390,584	352,561	-	-	2,068	581	60,236	-	4,824	-	67,709	67,709
18.00	626,402	419,839	-	28,484	34,586	187	225,034	4	5,491	-	293,786	293,786
18.25	229,116	245,846	-	-	23,613	1,723	70,598	3	7,518	-	103,455	103,455
18.50	143,218	267,205	-	595	2,014	1,279	49,458	19	8,443	-	61,809	61,809
18.75	199,867	173,673	-	-	2,464	243	31,988	-	11,611	295	46,602	46,602
19.00	142,145	234,572	-	14	34,905	4,068	49,521	6	12,436	-	100,950	100,950
19.25	130,666	182,333	-	294	6,259	103	32,423	4	17,197	-	56,281	56,281
19.50	41,926	364,008	-	16,619	-	56	14,076	98	5,832	-	36,682	36,682
19.75	63,856	183,513	-	-	-	17	18,205	29	15,588	-	33,839	33,839
20.00	57,631	359,671	-	64	44	4,603	63,841	-	13,074	2	81,628	81,628
20.25	44,279	187,941	-	-	3	17	15,536	-	20,145	1	35,701	35,701
20.50	47,429	258,656	-	-	-	1,753	14,875	-	4,719	0	21,347	21,347
20.75	45,784	224,720	-	125	-	35,083	50,882	-	18,668	1	104,758	104,758
21.00	61,766	229,746	-	-	4,915	29,500	45,322	9	7,249	468	87,462	87,462
21.25	63,177	144,740	-	-	-	264	40,965	180	18,673	0	60,082	60,082
21.50	25,658	141,208	-	130	70,049	1,996	48,384	-	8,546	-	129,105	129,105
21.75	24,267	79,163	-	97	63,812	14,884	210,394	-	9,582	-	298,769	298,769
22.00	56,975	264,300	-	458,973	46,861	33,335	317,463	849	8,201	48	865,729	865,729
22.25	48,615	189,535	-	32,015	37,442	69,931	310,972	278	12,284	-	462,923	462,923
22.50	8,205	330,925	-	42,998	106,928	11,558	391,918	630	9,562	-	563,593	563,593
22.75	6,822	63,215	-	28,320	58,597	18,921	408,796	670	4,550	-	519,855	519,855
23.00	6,103	151,953	-	71,015	170,013	8,047	398,876	400	8,549	43	656,943	656,943
23.25	11,279	36,863	-	199,714	20,200	4,932	205,055	31	7,175	2	437,108	437,108
23.50	130,019	160,028	-	164,857	157,335	3,851	212,648	1,896	131,734	-	672,320	672,320
23.75	18,735	32,835	-	25,044	5,360	1,563	121,106	1,799	2,498	138	157,509	157,509
24.00	24,082	42,526	-	112,237	26,973	3,067	231,712	134	12,104	141	386,367	386,367
24.25	2,182	14,954	-	139,426	10	470	75,753	63	3,948	1	219,671	219,671
24.50	742	20,711	-	33,087	57,853	1,916	89,855	100	6,265	-	189,076	189,076
24.75	4,032	7,872	-	2,383	-	1,296	36,141	833	3,066	-	43,719	43,719
25.00 & above	188,957	296,322	-	8,068	32,318	6,545	423,938	249	242,066	12	713,195	713,195
Total	11,564,031	11,455,120	22	1,887,264	1,657,833	330,009	6,790,466	13,621	1,126,480	2,221	11,807,895	11,807,917

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.4.1 Advances Classified by Rate of Interest/Return and Borrowers

Public Sector Banks

(Million Rupees)

(Million Rupees)												
Rate of Interest/Return	Dec-22	Mar-23	Jun-23									
	Domestic Constituents											
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total	Total
00.00	123,108	305,549	-	-	41,270	2,758	251,961	-	2,330	-	298,319	298,319
01.00*	569	199	-	-	-	-	1,266	-	-	-	1,266	1,266
02.00*	9,978	9,687	-	-	-	10	9,582	-	-	-	9,592	9,592
03.00*	24,608	23,716	-	-	-	-	19,154	-	4,184	-	23,338	23,338
04.00*	15,243	15,582	-	-	-	-	13,808	-	1,419	-	15,228	15,228
05.00*	130,356	131,051	-	645	-	-	45,056	-	91,845	-	137,546	137,546
06.00*	15,925	9,855	-	-	-	-	10,003	-	394	-	10,397	10,397
07.00*	7,626	8,482	-	-	-	-	6,640	-	6,154	-	12,795	12,795
08.00*	11,610	13,349	-	-	-	9,472	4,012	-	172	-	13,655	13,655
08.25	171	156	-	-	-	-	106	-	-	-	106	106
08.50	342	357	-	-	-	1	320	-	-	-	321	321
08.75	4	-	-	-	-	-	-	-	-	-	-	-
09.00	4,947	6,749	-	-	-	-	4,184	-	78	-	4,262	4,262
09.25	5,947	2,785	-	-	-	-	-	-	-	-	-	-
09.50	2,792	515	-	-	-	-	195	-	-	-	195	195
09.75	1,847	204	-	-	-	-	-	-	-	-	-	-
10.00	21,015	7,893	-	-	-	-	203	-	0	-	203	203
10.25	116	65	-	-	-	-	20	-	-	-	20	20
10.50	1,026	12	-	-	-	-	1	-	-	-	1	1
10.75	34,727	33,352	-	-	39,977	-	416	-	-	-	40,393	40,393
11.00	3,301	3,329	-	51	-	-	373	-	14	-	438	438
11.25	43	42	-	-	-	-	41	-	-	-	41	41
11.50	21,286	43,746	-	-	115,574	-	55	-	2	-	115,631	115,631
11.75	11	6	-	-	-	-	1	-	0	-	2	2
12.00	26,148	16,517	-	-	-	-	18,623	-	0	-	18,624	18,624
12.25	203	143	-	-	-	-	104	-	0	-	104	104
12.50	1,652	1,565	-	-	-	-	718	-	1	-	719	719
12.75	125	304	-	-	-	-	290	-	3	-	293	293
13.00	11,233	12,259	-	-	-	-	13,565	-	31	-	13,597	13,597
13.25	65,051	68,019	-	77	64,899	-	3,084	-	5	-	68,065	68,065
13.50	152	636	-	-	-	-	908	-	21	-	929	929
13.75	255	1,133	-	35,710	-	-	1,088	-	0	-	36,799	36,799
14.00	28,546	15,184	-	-	-	-	13,578	-	1	-	13,579	13,579
14.25	1,203	225	-	-	-	-	102	-	21	-	123	123
14.50	125	49	-	-	-	-	4	-	5	-	9	9
14.75	7,815	6,064	-	-	-	-	5,525	-	16	-	5,541	5,541
15.00	1,531	6,057	-	-	-	-	4,770	-	1	-	4,771	4,771
15.25	79,962	25,583	-	9,309	19,486	-	0	-	11	-	28,805	28,805
15.50	7,004	5,515	-	-	-	-	5,348	-	4	-	5,352	5,352
15.75	51,872	7,060	-	-	-	-	6,968	-	4	-	6,973	6,973
16.00	73,656	30,267	-	2,000	18,871	-	11,556	-	84	-	32,510	32,510
16.25	43,822	7,555	-	-	-	-	3,150	-	3	-	3,153	3,153
16.50	88,844	44,645	-	-	10,000	162	28,323	-	27	-	38,512	38,512
16.75	45,427	32,497	-	-	998	-	3,001	-	14	-	4,013	4,013
17.00	39,822	64,315	-	-	2,242	287	16,360	-	162	840	19,890	19,890
17.25	84,315	62,992	-	-	-	-	45,812	-	394	-	46,206	46,206
17.50	353,568	230,390	-	56,571	19,708	-	123,945	-	54	-	200,277	200,277
17.75	63,949	52,224	-	-	-	-	26,486	-	193	-	26,679	26,679
18.00	170,363	134,485	-	28,484	31,100	150	49,318	-	146	-	109,198	109,198
18.25	27,746	32,302	-	-	-	-	18,155	-	1,480	-	19,635	19,635
18.50	24,799	32,557	-	595	155	-	17,919	16	663	-	19,348	19,348
18.75	34,867	26,360	-	-	7	12	3,823	-	1,095	295	5,233	5,233
19.00	47,111	59,799	-	-	31,094	3,778	15,091	-	400	-	50,363	50,363
19.25	29,406	40,691	-	94	5	70	15,942	-	1,008	-	17,119	17,119
19.50	4,587	21,978	-	-	-	-	1,540	-	253	-	1,794	1,794
19.75	10,835	9,403	-	-	-	-	1,065	9	1,494	-	2,567	2,567
20.00	12,867	26,988	-	-	-	-	5,762	-	423	-	6,184	6,184
20.25	12,173	8,448	-	-	-	5	4,222	-	1,464	-	5,691	5,691
20.50	5,566	10,746	-	-	-	-	2,483	-	107	-	2,590	2,590
20.75	12,981	66,079	-	-	-	-	2,295	-	1,054	-	3,349	3,349
21.00	46,683	28,407	-	-	-	-	18,121	-	404	467	18,992	18,992
21.25	7,067	10,037	-	-	-	-	1,715	-	4,383	-	6,098	6,098
21.50	960	12,478	-	-	10,400	-	2,281	-	55	-	12,737	12,737
21.75	2,656	3,962	-	-	3,997	-	3,532	-	127	-	7,656	7,656
22.00	35,730	46,230	-	308,995	8,000	-	39,979	-	378	46	357,400	357,400
22.25	27,847	9,158	-	46	2,236	-	12,278	-	2,414	-	16,974	16,974
22.50	5,743	37,279	-	1,000	-	250	31,527	583	5,965	-	39,325	39,325
22.75	1,081	2,076	-	25,000	1,403	-	28,319	-	16	-	54,738	54,738
23.00	230	7,785	-	3,380	61,629	4,363	34,771	-	466	-	104,609	104,609
23.25	4,623	6,130	-	171	-	1,901	19,498	-	1,470	-	23,040	23,040
23.50	125,864	129,805	-	-	38,616	267	12,082	-	126,930	-	177,894	177,894
23.75	14,687	11,165	-	-	-	190	13,555	280	14	120	14,159	14,159
24.00	16,309	7,481	-	324	686	388	22,800	-	105	-	24,304	24,304
24.25	55	1,639	-	-	-	13	5,290	-	289	-	5,592	5,592
24.50	207	2,580	-	-	7,343	57	9,748	-	244	-	17,393	17,393
24.75	15	113	-	-	-	-	3,371	833	263	-	4,467	4,467
25.00 & above	28,118	66,269	-	-	5,972	443	133,139	-	17,118	-	156,672	156,672
Total	2,224,053	2,160,305	-	472,454	535,669	24,576	1,230,328	1,721	277,876	1,768	2,544,393	2,544,393

*01.00 stands for 00.25 to 01.00

*08.00 stands for 07.25 to 08.00

3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

Domestic Private Banks

(Million Rupees)

(Million Rupees)												
	Dec-22	Mar-23	Jun-23									
	Domestic Constituents											
Rate of Interest/Return				Non-financial Public Sector Enterprises			Trust Funds and Non-profit Organizations					
	Total	Total	Non-Residents	Government	NBFIs	Private Sector (Business)	Personal	Others	Sub Total	Total		
00.00	428,792	433,712	-	1,045	4,153	5,570	471,962	1,618	32,855	7	517,209	517,209
01.00*	7,053	8,219	-	166	-	180	4,980	962	144	-	6,432	6,432
02.00*	153,255	168,478	-	24	-	249	163,187	554	7,477	2	171,495	171,495
03.00*	238,171	312,160	-	-	-	-	258,679	814	49,804	1	309,298	309,298
04.00*	222,103	183,184	-	-	61	6	133,547	148	51,626	2	185,390	185,390
05.00*	281,873	230,704	-	-	218	-	145,149	518	71,147	45	217,077	217,077
06.00*	38,326	34,775	-	29	43	178	25,663	4	8,619	-	34,536	34,536
07.00*	37,315	68,326	-	-	10,296	-	15,919	-	27,711	-	53,926	53,926
08.00*	34,993	24,235	-	-	-	-	18,838	-	532	-	19,370	19,370
08.25	6,958	6,743	-	-	10,110	-	6,240	-	3	-	16,353	16,353
08.50	4,300	2,910	-	-	-	-	1,447	-	822	-	2,269	2,269
08.75	5,774	4,203	-	-	-	-	3,721	-	29	-	3,750	3,750
09.00	18,749	17,354	-	-	24,881	0	10,013	-	440	-	35,333	35,333
09.25	47,987	9,359	-	-	-	-	2,377	-	234	-	2,610	2,610
09.50	73,243	18,042	-	-	-	2	1,265	-	2,587	70	3,924	3,924
09.75	48,182	8,954	-	-	-	-	885	-	215	-	1,100	1,100
10.00	393,209	97,786	-	-	-	-	6,966	-	3,462	-	10,428	10,428
10.25	8,414	5,225	-	-	12,998	-	1,171	-	541	-	14,710	14,710
10.50	7,003	2,048	-	-	14,329	4	1,245	-	303	-	15,881	15,881
10.75	20,425	4,540	-	-	10,097	-	839	-	896	-	11,831	11,831
11.00	125,193	149,914	-	-	12,233	-	4,947	-	14,287	-	31,467	31,467
11.25	28,471	1,810	-	-	-	-	152	-	706	-	858	858
11.50	11,783	7,913	-	-	41,327	-	182	-	1,950	-	43,459	43,459
11.75	13,247	2,774	-	-	-	-	1,564	-	432	-	1,996	1,996
12.00	10,679	8,974	-	-	11,261	10	1,288	-	2,687	-	15,246	15,246
12.25	6,983	3,998	-	-	-	21	1,216	-	1,400	-	2,636	2,636
12.50	7,332	17,292	-	-	7,776	-	2,154	-	1,931	-	11,861	11,861
12.75	10,713	26,469	-	-	18,877	-	12,895	634	3,164	-	35,570	35,570
13.00	77,236	45,241	-	-	15,626	400	16,061	-	3,519	95	35,701	35,701
13.25	12,464	17,316	-	146	-	248	14,733	-	3,214	-	18,342	18,342
13.50	14,523	19,159	-	-	-	-	18,296	-	3,977	-	22,273	22,273
13.75	26,144	16,726	-	-	-	50	10,695	27	4,356	-	15,129	15,129
14.00	42,469	102,053	-	-	33,101	-	73,562	-	10,863	-	117,526	117,526
14.25	10,454	4,891	-	-	-	-	291	-	1,418	-	1,709	1,709
14.50	147,830	60,748	-	-	32,607	-	2,424	-	4,316	-	39,347	39,347
14.75	161,458	18,664	-	-	-	-	1,204	-	1,475	-	2,679	2,679
15.00	50,696	25,733	-	-	8,626	-	9,523	-	4,570	-	22,718	22,718
15.25	46,704	48,773	-	-	-	29,991	368	-	3,446	8	33,813	33,813
15.50	94,425	8,863	-	-	-	-	1,767	-	2,995	-	4,762	4,762
15.75	692,118	65,140	-	35,000	-	10,060	2,614	-	2,590	-	50,263	50,263
16.00	564,123	57,379	-	-	-	-	7,412	5	4,946	-	12,363	12,363
16.25	508,424	116,779	-	-	26,109	530	47,237	-	20,394	-	94,269	94,269
16.50	615,270	250,626	-	8	39,003	248	60,158	-	3,607	-	103,024	103,024
16.75	526,152	127,569	-	53	20,668	5	36,478	-	2,548	-	59,752	59,752
17.00	476,141	751,553	-	5,000	3,981	17	181,089	-	5,807	-	195,893	195,893
17.25	472,686	415,787	-	5,018	1,807	4,699	31,627	54	2,578	-	45,782	45,782
17.50	358,989	216,926	-	65	-	3,061	33,089	-	4,194	-	40,410	40,410
17.75	326,469	294,309	-	-	2,068	581	33,650	-	4,631	-	40,930	40,930
18.00	444,784	274,586	-	-	3,486	37	169,415	4	5,345	-	178,287	178,287
18.25	200,970	212,749	-	-	23,613	1,723	51,998	3	6,038	-	83,375	83,375
18.50	118,137	229,425	-	-	1,859	1,279	30,258	3	7,781	-	41,180	41,180
18.75	163,441	147,241	-	-	2,456	232	28,165	-	10,516	-	41,369	41,369
19.00	95,034	173,187	-	14	3,811	290	32,844	6	12,037	-	49,001	49,001
19.25	100,194	138,962	-	200	6,254	33	16,181	4	16,189	-	38,861	38,861
19.50	37,339	338,326	-	16,619	-	56	12,248	98	5,578	-	34,601	34,601
19.75	53,021	169,821	-	-	-	17	16,842	20	14,094	-	30,973	30,973
20.00	44,764	329,946	-	64	44	4,603	57,955	-	12,651	2	75,319	75,319
20.25	32,106	171,558	-	-	3	12	11,314	-	18,681	1	30,010	30,010
20.50	41,863	246,033	-	-	-	1,753	12,153	-	4,612	0	18,518	18,518
20.75	32,803	158,635	-	125	-	35,083	43,784	-	17,614	1	96,606	96,606
21.00	15,084	201,339	-	-	4,915	29,500	27,201	9	6,844	1	68,470	68,470
21.25	56,110	133,156	-	-	-	264	38,750	180	14,290	0	53,484	53,484
21.50	24,699	127,230	-	130	59,649	1,996	45,533	-	8,491	-	115,799	115,799
21.75	21,611	75,202	-	97	59,815	14,884	198,752	-	9,455	-	283,003	283,003
22.00	21,244	218,070	-	149,978	38,861	33,335	271,191	849	7,822	1	502,038	502,038
22.25	20,768	176,232	-	31,470	35,206	69,931	284,619	278	9,870	-	431,373	431,373
22.50	2,462	293,645	-	41,998	106,928	11,308	353,178	47	3,598	-	517,056	517,056
22.75	5,741	58,347	-	3,320	57,194	18,921	369,937	670	4,535	-	454,576	454,576
23.00	5,872	144,042	-	67,635	108,384	3,684	358,033	400	8,084	43	546,263	546,263
23.25	6,656	30,733	-	199,542	20,200	3,032	185,557	31	5,705	2	414,069	414,069
23.50	4,156	30,223	-	164,857	118,718	3,584	200,337	1,896	4,804	-	494,197	494,197
23.75	4,048	21,670	-	25,044	5,360	1,373	107,551	1,519	2,484	18	143,350	143,350
24.00	7,773	35,044	-	111,913	26,287	2,679	207,561	134	11,998	141	360,712	360,712
24.25	2,128	13,315	-	139,426	10	458	69,623	63	3,658	1	213,239	213,239
24.50	536	17,431	-	33,087	50,510	1,859	79,407	100	6,020	-	170,983	170,983
24.75	4,017	4,759	-	2,383	-	1,296	29,770	-	2,803	-	36,252	36,252
25.00 & above	160,840	229,953	-	8,068	26,347	6,101	289,104	249	224,948	12	554,828	554,828
Total	9,243,500	8,924,991	-	1,042,522	1,122,164	305,433	5,480,026	11,900	847,994	453	8,810,492	8,810,492

*01.00 stands for 00.25 to 01.00

*08.00 stands for 07.25 to 08.00

3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

Foreign Banks

(Million Rupees)

(Million Rupees)												
	Dec-22	Mar-23	Jun-23									
	Domestic Constituents											
Rate of Interest/Return	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total	Total
00.00	1,897	1,890	22	-	-	-	1,759	-	134	-	1,893	1,915
01.00*	-	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	-	-	-	-	-	-	-	-	-	-
03.00*	352	340	-	-	-	-	-	-	367	-	367	367
04.00*	48	52	-	-	-	-	-	-	61	-	61	61
05.00*	33	34	-	-	-	-	-	-	32	-	32	32
06.00*	8	13	-	-	-	-	-	-	17	-	17	17
07.00*	-	-	-	-	-	-	-	-	-	-	-	-
08.00*	-	283,792	-	371,788	-	-	-	-	-	-	371,788	371,788
08.25	-	-	-	-	-	-	-	-	-	-	-	-
08.50	-	-	-	-	-	-	-	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-	-	-	-	-
09.50	-	-	-	-	-	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-	-	-	-	-
10.25	-	-	-	-	-	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-	-	-	-	-	-
11.25	3	-	-	-	-	-	-	-	-	-	-	-
11.50	-	-	-	-	-	-	-	-	-	-	-	-
11.75	-	-	-	-	-	-	-	-	-	-	-	-
12.00	-	-	-	-	-	-	-	-	-	-	-	-
12.25	2,000	-	-	-	-	-	-	-	-	-	-	-
12.50	-	-	-	-	-	-	-	-	-	-	-	-
12.75	845	-	-	-	-	-	-	-	-	-	-	-
13.00	-	-	-	-	-	-	-	-	-	-	-	-
13.25	-	-	-	-	-	-	-	-	-	-	-	-
13.50	-	-	-	-	-	-	-	-	-	-	-	-
13.75	3,000	-	-	-	-	-	-	-	-	-	-	-
14.00	-	-	-	-	-	-	-	-	-	-	-	-
14.25	-	-	-	-	-	-	-	-	-	-	-	-
14.50	-	-	-	-	-	-	-	-	-	-	-	-
14.75	-	-	-	-	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-	-	-	-	-
15.25	-	-	-	-	-	-	-	-	-	-	-	-
15.50	1,500	-	-	-	-	-	-	-	-	-	-	-
15.75	17,951	-	-	-	-	-	-	-	-	-	-	-
16.00	2,958	400	-	-	-	-	-	-	-	-	-	-
16.25	4,900	23	-	-	-	-	-	-	-	-	-	-
16.50	10,286	2,021	-	-	-	-	-	-	-	-	-	-
16.75	10,686	-	-	-	-	-	-	-	-	-	-	-
17.00	6,873	9,604	-	-	-	-	1,400	-	-	-	1,400	1,400
17.25	5,608	8,913	-	-	-	-	-	-	-	-	-	-
17.50	12,802	1,133	-	-	-	-	-	-	-	-	-	-
17.75	166	6,028	-	-	-	-	100	-	-	-	100	100
18.00	11,256	10,769	-	-	-	-	6,300	-	-	-	6,300	6,300
18.25	400	795	-	-	-	-	445	-	-	-	445	445
18.50	281	5,222	-	-	-	-	1,281	-	-	-	1,281	1,281
18.75	1,558	72	-	-	-	-	-	-	-	-	-	-
19.00	-	1,587	-	-	-	-	1,587	-	-	-	1,587	1,587
19.25	1,066	2,681	-	-	-	-	300	-	-	-	300	300
19.50	-	3,705	-	-	-	-	287	-	-	-	287	287
19.75	-	4,289	-	-	-	-	299	-	-	-	299	299
20.00	-	2,737	-	-	-	-	125	-	-	-	125	125
20.25	-	7,934	-	-	-	-	-	-	-	-	-	-
20.50	-	1,877	-	-	-	-	239	-	-	-	239	239
20.75	-	7	-	-	-	-	4,803	-	-	-	4,803	4,803
21.00	-	-	-	-	-	-	-	-	-	-	-	-
21.25	-	1,547	-	-	-	-	500	-	-	-	500	500
21.50	-	1,500	-	-	-	-	569	-	-	-	569	569
21.75	-	-	-	-	-	-	8,109	-	-	-	8,109	8,109
22.00	-	-	-	-	-	-	6,292	-	-	-	6,292	6,292
22.25	-	4,145	-	500	-	-	14,076	-	-	-	14,576	14,576
22.50	-	-	-	-	-	-	7,213	-	-	-	7,213	7,213
22.75	-	2,792	-	-	-	-	10,541	-	-	-	10,541	10,541
23.00	-	125	-	-	-	-	6,072	-	-	-	6,072	6,072
23.25	-	-	-	-	-	-	-	-	-	-	-	-
23.50	-	-	-	-	-	-	229	-	-	-	229	229
23.75	-	-	-	-	-	-	-	-	-	-	-	-
24.00	-	-	-	-	-	-	1,351	-	-	-	1,351	1,351
24.25	-	-	-	-	-	-	840	-	-	-	840	840
24.50	-	700	-	-	-	-	700	-	-	-	700	700
24.75	-	3,000	-	-	-	-	3,000	-	-	-	3,000	3,000
25.00 & above	-	100	-	-	-	-	1,695	-	-	-	1,695	1,695
Total	96,478	369,824	22	371,788	-	-	80,112	-	611	-	453,011	453,032

*01.00 stands for 00.25 to 01.00

: : : : :

*08.00 stands for 07.25 to 08.00

3.5 Advances Classified by Size

All
As on

Size of Account (Rs.)	Domestic									
	Non-Residents		Government		Non Financial Public Sector Enterprises		NBFIs		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 25,000	-	-	24	-	25	-	51	0	97,458	666
25,000 to 50,000	-	-	1	0	-	-	1	0	97,781	3,869
50,000 to 100,000	-	-	-	-	5	0	4	0	101,212	7,685
100,000 to 150,000	-	-	1	0	-	-	7	1	93,714	11,415
150,000 to 200,000	-	-	1	0	2	0	9	2	56,817	9,753
200,000 to 300,000	-	-	-	-	5	1	11	3	192,212	47,919
300,000 to 400,000	-	-	-	-	1	0	16	6	78,819	26,605
400,000 to 500,000	-	-	-	-	4	2	20	10	50,951	22,841
500,000 to 750,000	-	-	1	1	3	2	34	21	70,557	42,294
750,000 to 1,000,000	-	-	1	1	4	3	50	52	47,645	42,544
1,000,000 to 2,000,000	-	-	4	2,005	18	26	411	659	63,921	90,009
2,000,000 to 3,000,000	-	-	6	14	15	38	102	255	28,700	71,136
3,000,000 to 4,000,000	-	-	1	4	17	58	47	162	12,847	44,522
4,000,000 to 5,000,000	-	-	1	5	8	35	37	167	10,321	47,017
5,000,000 to 6,000,000	-	-	1	6	11	61	20	108	7,048	37,977
6,000,000 to 7,000,000	-	-	2	13	7	45	15	97	7,205	46,670
7,000,000 to 8,000,000	-	-	2	15	12	89	13	96	4,531	33,905
8,000,000 to 9,000,000	-	-	2	18	6	51	8	68	3,734	31,542
9,000,000 to 10,000,000	-	-	-	-	7	66	7	67	3,630	34,756
10,000,000 to 100,000,000	1	22	52	2,542	155	6,181	211	7,602	37,692	1,206,360
100,000,000 to 500,000,000	-	-	50	12,169	154	41,794	124	29,471	9,028	1,943,677
500,000,000 to 1,000,000,000	-	-	13	8,298	58	40,700	48	31,036	1,358	913,540
1,000,000,000 to 5,000,000,000	-	-	34	75,277	107	240,071	55	108,804	947	1,767,888
5,000,000,000 to 10,000,000,000	-	-	8	55,901	50	320,939	9	62,102	37	229,726
10,000,000,000 & Over	-	-	40	1,730,996	48	1,007,669	6	89,221	6	76,150
Total	1	22	245	1,887,264	722	1,657,833	1,316	330,009	1,078,171	6,790,466

*The upper limits of the ranges are exclusive of amounts e.g. Rs. 500,000 to 600,000 stands for Rs. 500,000 and over but less than Rs. 600,000

of Accounts and Borrowers
Banks
30th June, 2023

(Million Rupees)

Constituents										
Trust Funds & Non Profit Organizations		Personal		Other		Sub Total		Total		Size of Account * (Rs.)
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
4	-	1,027,882	9,435	515	9	1,125,959	10,109	1,125,959	10,109	Less Than 25,000
-	-	835,723	29,946	1,986	133	935,492	33,949	935,492	33,949	25,000 to 50,000
2	0	357,516	23,713	1,639	25	460,378	31,424	460,378	31,424	50,000 to 100,000
-	-	165,626	20,334	494	5	259,842	31,754	259,842	31,754	100,000 to 150,000
3	1	119,361	20,713	216	30	176,409	30,500	176,409	30,500	150,000 to 200,000
1	0	162,286	40,183	457	98	354,972	88,203	354,972	88,203	200,000 to 300,000
3	1	80,218	27,585	227	76	159,284	54,272	159,284	54,272	300,000 to 400,000
2	1	58,201	25,914	132	54	109,310	48,822	109,310	48,822	400,000 to 500,000
6	4	222,430	145,928	31	20	293,062	188,269	293,062	188,269	500,000 to 750,000
15	21	73,570	64,742	36	36	121,321	107,399	121,321	107,399	750,000 to 1,000,000
33	50	171,257	236,585	149	46	235,793	329,380	235,793	329,380	1,000,000 to 2,000,000
13	34	39,848	96,775	5	0	68,689	168,252	68,689	168,252	2,000,000 to 3,000,000
7	24	15,588	53,519	11	15	28,518	98,305	28,518	98,305	3,000,000 to 4,000,000
11	51	10,215	45,701	5	6	20,598	92,983	20,598	92,983	4,000,000 to 5,000,000
5	27	8,131	44,609	-	-	15,216	82,787	15,216	82,787	5,000,000 to 6,000,000
9	56	3,971	25,620	-	-	11,209	72,502	11,209	72,502	6,000,000 to 7,000,000
6	46	2,886	21,483	-	-	7,450	55,635	7,450	55,635	7,000,000 to 8,000,000
4	35	2,394	20,180	2	16	6,150	51,911	6,150	51,911	8,000,000 to 9,000,000
2	19	3,657	35,063	-	-	7,303	69,971	7,303	69,971	9,000,000 to 10,000,000
72	3,591	6,107	120,604	11	592	44,300	1,347,472	44,301	1,347,494	10,000,000 to 100,000,000
20	4,297	73	11,579	7	1,060	9,456	2,044,047	9,456	2,044,047	100,000,000 to 500,000,000
7	4,363	2	1,250	-	-	1,486	999,187	1,486	999,187	500,000,000 to 1,000,000,000
1	1,000	2	5,018	-	-	1,146	2,198,058	1,146	2,198,058	1,000,000,000 to 5,000,000,000
-	-	-	-	-	-	104	668,668	104	668,668	5,000,000,000 to 10,000,000,000
-	-	-	-	-	-	100	2,904,037	100	2,904,037	10,000,000,000 & Over
226	13,621	3,366,944	1,126,480	5,923	2,221	4,453,547	11,807,895	4,453,548	11,807,917	Total

3.6 Advances Classified by Tenure/Maturity

All Banks

Loan Tenure	(Million Rupees)					
	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,608,145	6,173,170	2,646,388	5,939,440	2,777,156	6,086,827
1.1. Overnight	17,766	235,900	25,240	333,889	198,148	394,826
1.2. 2 days to 7 days	2,275	123,654	2,457	44,945	3,049	81,766
1.3. For 8 days & above but < 1 month	24,277	251,301	26,436	296,047	36,714	509,609
1.4. For 1 month & above but < 3 months	610,025	657,451	726,727	670,902	568,245	919,779
1.5. For 3 months & over but < 6 months	86,074	1,303,497	66,312	1,040,207	71,437	1,044,171
1.6. For 6 months & over but < one year	1,867,728	3,601,366	1,799,216	3,553,451	1,899,563	3,136,676
2. Medium Term	407,367	1,219,552	337,114	1,014,243	395,399	1,109,875
2.1. For one year & over but < 2 years	165,726	830,712	115,341	497,452	174,314	533,994
2.2. For 2 years & over but < 3 years	241,641	388,840	221,773	516,791	221,085	575,881
3. Long Term	1,323,474	4,171,309	1,382,365	4,501,437	1,280,993	4,611,216
3.1. For 3 years & over but < 4 years	301,195	617,450	351,768	904,396	380,055	975,552
3.2. For 4 years & over but < 5 years	249,399	772,910	241,545	583,494	270,743	638,027
3.3. For 5 years & over but < 7 years	583,086	1,240,624	578,914	1,268,783	475,731	1,184,378
3.4. For 7 years & over but < 10 years	93,750	732,243	110,757	816,648	61,585	835,126
3.5. For 10 years & over but < 15 years	24,804	518,150	28,936	605,577	17,872	625,342
3.6. For 15 years & over but < 20 years	20,227	115,929	19,321	148,777	23,337	165,937
3.7. For 20 years & over but < 25 years	47,952	152,186	48,727	155,312	49,273	162,504
3.8. For 25 years & over but < 30 years	2,872	12,147	2,239	8,969	2,126	11,719
3.9. For 30 years and over	189	9,671	158	9,480	271	12,630
Total	4,338,986	11,564,031	4,365,867	11,455,120	4,453,548	11,807,917

3.7 Advances Classified by Nature*

All Banks

(Million Rupees)

Nature	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	3,915,303	8,402,224	3,903,604	8,217,261	3,984,635	8,437,149
2. ISLAMIC	423,683	3,161,808	462,263	3,237,859	468,913	3,370,768
A. Ijara Finance	77,878	131,679	87,152	129,358	83,912	126,097
B. Diminishing Musharaka	83,094	857,516	80,715	830,349	77,859	857,209
C. Istisna	5,929	324,911	5,695	330,682	5,357	305,215
D. Mudaraba	74	1,634	74	1,634	74	1,866
E. Murabaha	12,570	135,486	11,550	177,000	12,164	229,237
F. Musawamah finance	25,565	129,245	25,531	105,643	25,653	68,439
G. Musharaka Finance	22,897	335,563	21,741	330,746	20,929	457,584
H. Salam Finance	1,596	40,805	1,266	59,615	1,318	60,456
I. Commodity Murabahah / Tawwaruq	142,314	12,574	173,936	15,955	187,756	16,984
J. Advance against financing	1,093	8,519	1,071	8,792	1,103	13,359
K. Other Islamic Modes of Financing	50,673	1,183,878	53,532	1,248,086	52,788	1,234,323
Total	4,338,986	11,564,031	4,365,867	11,455,120	4,453,548	11,807,917

* Nature refers to Conventional/Islamic financing.

3.8 Advances Classified by Rate of
All
As on

Rate of Int./Return	Rate of Margin										
	00.00	05.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00
00.00	244,712	6,615	43,904	33,661	119,453	220,454	28,051	102	9,354	14,291	2,545
01.00*	3,073	345	971	-	614	1,801	294	-	-	180	-
02.00*	32,344	760	23,452	11,853	36,412	48,447	8,647	525	7,341	3,358	202
03.00*	77,351	8,518	60,493	29,866	31,912	74,843	22,232	50	9,980	7,392	1,717
04.00*	45,651	4,356	37,082	18,142	28,856	36,880	9,870	326	5,608	5,933	3,103
05.00*	87,845	6,111	41,868	36,515	22,963	75,697	15,250	96	4,818	5,192	3,468
06.00*	6,091	2,940	8,180	3,886	4,452	8,163	2,843	107	1,949	1,574	365
07.00*	33,963	128	1,545	2,549	6,383	7,064	4,964	69	4,041	1,548	473
08.00*	390,436	35	1,136	1,216	2,128	3,398	1,096	7	385	87	1
09.00*	44,487	164	7,407	5,678	1,381	1,365	521	20	591	142	8
10.00*	5,991	459	2,276	3,701	755	2,804	613	-	88	327	12
10.25	13,033	-	190	4,59	17	968	4	-	2	2	8
10.50	7,766	11	182	1,054	6,638	58	34	-	5	21	10
10.75	50,431	-	50	23	51	833	417	-	-	243	3
11.00	12,324	-	2,911	1,658	340	13,159	6	-	409	760	14
11.25	361	-	117	3	163	89	9	-	10	32	42
11.50	116,167	-	125	854	41,561	14	34	-	7	13	32
11.75	271	13	33	18	14	1,404	47	-	21	22	28
12.00	13,226	53	539	544	192	17,327	121	-	43	104	185
12.25	1,219	3	223	272	183	591	52	-	3	80	2
12.50	9,943	28	114	43	173	1,802	17	-	35	122	41
12.75	33,356	5	248	227	168	1,524	16	-	-	18	131
13.00	3,463	123	2,919	6,095	1,347	32,297	748	-	492	774	91
13.25	70,744	-	816	15	2,898	11,438	25	-	101	146	20
13.50	5,873	471	888	1,619	4,780	5,375	245	-	1,098	535	117
13.75	42,108	12	417	1,633	1,526	3,663	735	-	615	28	17
14.00	60,553	148	8,417	19,138	10,616	14,284	4,053	28	781	2,735	78
14.25	1,067	24	97	21	190	168	32	-	9	30	36
14.50	11,727	75	409	122	509	25,981	200	-	81	12	18
14.75	1,241	1	188	208	2,917	3,573	26	-	5	0	5
15.00	7,389	124	1,829	3,522	874	9,193	78	-	3,272	48	92
15.25	20,128	23	401	30,586	488	612	166	-	146	119	116
15.50	4,875	6	1,236	187	751	924	140	3	139	1,349	369
15.75	11,329	40	1,191	279	852	1,233	6,970	-	41	45	40
16.00	30,498	13	1,815	3,928	1,148	6,440	142	-	175	51	98
16.25	8,154	5	35,469	4,595	30,245	8,399	649	305	3,753	1,774	2,356
16.50	34,644	-	49,484	7,147	21,371	10,142	3,712	-	1,108	984	7,616
16.75	28,251	15	7,787	7,242	5,214	9,993	692	82	160	452	1,322
17.00	65,238	7,359	26,625	29,135	17,934	36,338	4,971	81	5,298	5,034	2,798
17.25	19,110	85	2,412	7,465	4,448	50,896	1,249	-	239	1,804	2,475
17.50	55,673	23	1,811	8,016	25,753	79,220	507	28	1,466	8,855	241
17.75	9,284	9	9,887	7,853	6,629	29,342	1,076	-	1,203	141	243
18.00	104,514	5,014	18,683	25,846	23,527	70,080	9,681	22	9,782	12,627	3,151
18.25	36,598	84	7,744	9,947	9,596	30,559	1,001	-	392	3,666	309
18.50	15,359	125	2,276	7,568	6,046	24,067	1,806	-	757	279	410
18.75	11,936	345	6,369	5,169	7,135	6,516	2,354	32	2,884	1,434	323
19.00	52,204	302	4,969	4,087	10,380	17,187	1,662	-	3,890	4,120	577
19.25	13,026	671	3,456	3,341	6,520	21,961	1,980	204	1,829	819	280
19.50	21,494	126	2,314	1,858	2,271	5,097	836	-	214	579	776
19.75	6,950	309	3,676	4,743	5,445	5,390	1,685	122	1,047	728	487
20.00	15,168	448	7,322	19,497	16,184	10,237	3,673	-	1,092	6,165	290
20.25	5,040	239	4,249	2,529	7,147	10,169	1,823	146	638	1,378	426
20.50	3,579	356	2,018	1,741	2,856	6,520	941	15	399	260	266
20.75	21,302	522	4,511	8,302	4,285	48,971	2,199	102	11,428	877	378
21.00	15,929	1,009	5,826	16,793	6,896	23,216	2,977	18	466	683	240
21.25	5,990	104	8,937	5,637	9,750	20,210	4,288	21	1,260	769	373
21.50	56,554	374	12,874	2,281	12,033	20,900	15,626	10	1,428	772	234
21.75	61,211	5,471	27,092	43,064	21,194	100,625	11,410	38	5,440	3,009	7,617
22.00	494,348	3,929	70,547	68,258	48,679	140,499	11,120	164	4,545	3,287	9,529
22.25	139,820	5,320	27,747	48,379	50,880	135,349	12,718	704	13,186	5,589	3,482
22.50	204,300	3,333	31,927	71,454	55,454	126,025	19,644	331	14,035	8,699	12,147
22.75	153,361	1,315	45,754	67,003	57,308	104,959	29,785	93	20,617	6,954	3,032
23.00	307,058	37,862	36,438	57,554	48,092	96,914	20,672	222	7,439	12,826	3,698
23.25	222,285	629	47,776	22,464	25,144	83,480	6,182	27	6,759	7,740	2,972
23.50	402,621	3,579	43,607	15,466	24,051	127,839	14,260	156	8,781	9,580	4,188
23.75	48,160	1,180	23,522	5,517	23,953	26,527	8,999	197	4,568	3,940	2,711
24.00	192,414	5,657	34,949	14,245	31,257	47,774	9,452	1,861	6,629	8,372	2,196
24.25	83,320	1,223	15,223	2,515	8,053	95,456	2,614	323	2,097	2,255	313
24.50	91,229	4,011	13,533	5,892	20,104	27,451	6,365	141	2,079	6,366	2,533
24.75	16,374	927	4,546	1,438	4,489	9,683	1,898	10	1,115	1,272	259
25.00 & over	229,307	50,112	68,861	11,774	142,261	102,777	36,503	1,127	18,565	14,382	13,504
Total	4,752,843	173,680	973,892	845,391	1,136,291	2,404,651	365,318	7,914	218,235	195,781	107,239

*01.00 stands for 00.25 to 01.00

*10.00 stands for 09.25 to 10.00

of Interest/Return and Rate of Margin

Banks

30th June, 2023

Rate of Margin													Rate of Int. Return
50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	Total		
67,675	3,001	6,742	3,416	2,350	3,554	1,877	901	1,335	707	385	815,084	00.00	
-	-	203	-	-	-	-	37	136	45	-	7,698	01.00*	
1,769	2,005	448	1,141	922	41	63	888	457	0	10	181,087	02.00*	
3,090	630	955	1,738	114	557	237	249	215	550	313	333,003	03.00*	
2,342	122	57	284	230	383	37	102	582	214	519	200,678	04.00*	
47,822	1,337	2,323	892	1,022	305	257	144	135	134	461	354,655	05.00*	
2,109	5	1,190	81	39	47	111	213	251	283	62	44,942	06.00*	
2,681	265	161	125	88	152	154	25	-	-	61	66,442	07.00*	
717	-	-	-	1	133	35	-	-	0	4,000	404,813	08.00*	
19	9	-	140	116	4	2	239	-	85	16	62,395	09.00*	
27	10	18	187	226	509	92	350	6	10	-	18,461	10.00*	
18	3	10	1	15	-	-	1	-	-	0	14,730	10.25	
12	27	27	8	6	20	3	-	1	0	-	15,883	10.50	
157	4	1	5	2	2	1	1	0	-	-	52,224	10.75	
83	56	83	18	18	13	41	4	2	5	1	31,905	11.00	
2	24	0	0	-	20	2	22	1	-	-	899	11.25	
7	26	25	51	6	60	4	4	70	0	30	159,090	11.50	
17	1	1	8	36	6	5	50	2	1	0	1,998	11.75	
1,208	63	111	23	40	14	6	18	15	40	0	33,870	12.00	
2	17	10	6	6	1	-	28	1	1	41	2,740	12.25	
36	32	45	29	13	56	36	7	-	8	0	12,580	12.50	
15	74	7	1	19	44	1	1	6	2	-	35,863	12.75	
37	24	44	696	25	21	20	5	62	12	2	49,298	13.00	
35	73	29	1	13	31	10	11	-	2	-	86,407	13.25	
145	76	13	102	21	4	5	-	7	2	1,828	23,202	13.50	
871	105	45	20	8	16	6	95	3	1	3	51,928	13.75	
7,597	229	159	28	839	27	42	42	85	1,224	0	131,105	14.00	
46	8	10	22	-	12	1	0	0	-	59	1,832	14.25	
99	20	5	43	5	21	27	1	1	0	0	39,356	14.50	
-	-	7	1	-	0	30	5	14	0	-	8,221	14.75	
110	853	55	18	1	6	1	15	1	7	1	27,490	15.00	
9,373	65	133	59	50	120	24	3	5	0	3	62,618	15.25	
39	5	3	6	5	39	13	1	13	11	-	10,114	15.50	
35,014	57	12	4	10	15	7	28	18	51	-	57,236	15.75	
106	168	145	35	23	18	43	2	1	3	0	44,871	16.00	
596	182	406	64	262	107	14	24	36	21	7	97,422	16.25	
19	105	2,581	1,636	57	36	8	801	4	82	0	141,536	16.50	
2,324	19	39	43	17	17	24	10	24	28	10	63,765	16.75	
4,238	1,186	6,311	720	258	913	747	970	379	261	385	217,178	17.00	
142	10	17	1,566	8	37	0	23	1	0	-	91,987	17.25	
58,685	34	89	89	49	98	42	7	1	1	0	240,687	17.50	
671	397	184	16	405	300	1	4	31	31	0	67,709	17.75	
1,300	2,128	2,745	915	1,080	944	311	423	254	138	616	293,782	18.00	
123	64	1,147	91	445	11	614	766	212	13	-	103,382	18.25	
2,641	21	143	3	83	63	38	25	31	23	46	61,809	18.50	
926	93	252	51	99	256	44	13	66	46	260	46,602	18.75	
483	366	199	164	149	31	32	87	32	21	1	100,942	19.00	
432	319	308	242	445	103	96	144	60	31	13	56,280	19.25	
161	87	125	308	92	74	68	48	131	20	4	36,682	19.50	
713	504	320	395	267	484	160	56	291	53	14	33,839	19.75	
438	249	197	143	136	169	34	35	68	78	7	81,628	20.00	
477	171	308	224	338	93	112	52	99	27	15	35,701	20.25	
1,265	114	382	173	56	50	110	53	164	25	2	21,345	20.50	
622	347	286	212	96	80	97	85	34	18	2	104,758	20.75	
11,661	292	129	88	89	76	118	74	136	17	724	87,458	21.00	
1,000	283	182	452	313	157	99	115	10	130	3	60,082	21.25	
1,043	110	4,400	106	147	40	16	59	49	41	7	129,105	21.50	
1,474	612	342	2,326	7,586	75	51	72	28	8	17	298,763	21.75	
3,006	3,847	2,285	778	288	319	50	37	77	121	10	865,723	22.00	
4,815	4,153	5,607	230	280	1,033	560	446	1,049	174	751	462,273	22.25	
3,190	2,295	4,418	4,170	520	78	238	14	578	623	120	563,592	22.50	
11,061	3,705	1,235	1,586	449	817	1,495	135	111	479	8,540	519,794	22.75	
12,440	620	3,188	1,335	469	761	1,950	1,093	1,924	1,271	3,085	656,910	23.00	
3,671	1,973	2,264	310	497	259	1,099	633	128	427	277	436,995	23.25	
2,278	1,484	8,438	1,600	740	933	847	602	623	186	427	672,288	23.50	
1,874	2,577	1,399	69	82	419	478	518	112	350	434	157,497	23.75	
6,501	2,676	1,573	2,350	930	1,294	3,470	487	850	825	1,048	376,808	24.00	
1,724	168	1,067	342	561	1,263	432	215	429	27	45	219,667	24.25	
1,144	206	3,040	591	511	489	735	1,720	507	233	185	189,064	24.50	
298	198	224	262	173	148	61	182	47	144	5	43,455	24.75	
12,876	3,979	5,218	2,858	2,561	3,271	1,658	1,913	1,516	1,089	580	726,693	25.00 & over	
339,593	44,970	74,127	35,698	26,808	21,543	19,101	15,429	13,518	10,457	25,438	11,807,917	Total	

3.9 Advances Classified by Securities and Rate of Margin
Commercial Banks
As on 30th June, 2023

(Million Rupees)								
Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Gold, Bullion, Gold and Silver Ornaments, Precious Metals								
00.00	112,624	28,247	9	10	-	-	112,633	28,256
05.00	-	-	13	8	-	-	13	8
10.00	-	-	-	-	-	-	-	-
15.00	-	-	1	4	-	-	1	4
20.00	16,586	6,658	254	542	-	-	16,840	7,200
25.00	11,341	16,391	2,979	2,333	-	-	14,320	18,723
35.00	2,126	2,289	10,089	5,610	-	-	12,215	7,899
45.00	13,344	1,196	1	0	-	-	13,345	1,197
55.00	70,479	31,061	-	-	-	-	70,479	31,061
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	492	208	-	-	492	208
99.99	-	-	-	-	-	-	-	-
Total	226,500	85,841.7	13,838	8,713.6	-	-	240,338	94,555.3
Weighted Average		25.77		29.52		-		26.12
Securities Shares and Other Financial Instruments - To Stock Exchange								
00.00	-	-	70	2,778	-	-	70	2,778
05.00	-	-	101	122	-	-	101	122
10.00	-	-	121	10,946	-	-	121	10,946
15.00	-	-	6	2,600	-	-	6	2,600
20.00	-	-	16	5,994	-	-	16	5,994
25.00	3	806	5	10,927	-	-	8	11,733
35.00	6	947	39	4,890	-	-	45	5,837
45.00	3	461	21	4,222	-	-	24	4,683
55.00	1	-	15	1,924	-	-	16	1,924
65.00	-	-	4	3,673	-	-	4	3,673
75.00	-	-	1	20	-	-	1	20
85.00	-	-	-	-	-	-	-	-
95.00	1	50	-	-	-	-	1	50
99.99	3	102	-	-	-	-	3	102
Total	17	2,366.5	399	48,095.6	-	-	416	50,462.2
Weighted Average		35.04		24.94		-		25.42
Securities Shares and Other Financial Instruments - To Others								
00.00	47	329	16	3,183	-	-	63	3,513
05.00	-	-	28	18	-	-	28	18
10.00	21	11,134	48	2,643	-	-	69	13,777
15.00	3	1,141	12	1,254	-	-	15	2,395
20.00	9	2,170	34	4,209	-	-	43	6,378
25.00	129	33,627	15	7,107	-	-	144	40,734
35.00	14	1,934	72	10,920	-	-	86	12,853
45.00	3	17	23	2,180	-	-	26	2,197
55.00	4	62	19	1,288	-	-	23	1,350
65.00	-	-	8	10,914	-	-	8	10,914
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	2	1	-	-	2	1
99.99	-	-	1	0	-	-	1	0
Total	230	50,413.1	278	43,717.3	-	-	508	94,130.4
Weighted Average		21.31		33.44		-		26.95
Merchandise - Food Items								
00.00	26	37,726	4,074	116,212	-	-	4,100	153,938
05.00	-	-	1,869	16,746	-	-	1,869	16,746
10.00	8	144	2,075	125,483	-	-	2,083	125,627
15.00	34	4,213	1,667	45,838	-	-	1,701	50,050
20.00	264	9,603	1,512	51,721	-	-	1,776	61,324
25.00	547	43,111	3,101	171,797	-	-	3,648	214,909
35.00	65	2,547	2,808	38,122	-	-	2,873	40,669
45.00	50	1,285	397	16,101	-	-	447	17,386
55.00	158	78,527	164	44,020	-	-	322	122,547
65.00	-	-	150	9,735	-	-	150	9,735
75.00	-	-	89	2,189	-	-	89	2,189
85.00	1	250	87	1,357	-	-	88	1,607
95.00	6	167	17	1,022	-	-	23	1,189
99.99	2	26	-	-	-	-	2	26
Total	1,161	177,599.2	18,010	640,342.2	-	-	19,171	817,941.4
Weighted Average		30.60		19.46		-		21.88

3.9 Advances Classified by Securities and Rate of Margin
Commercial Banks
As on 30th June, 2023

Rate of Margin	(Million Rupees)							
	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Merchandise - Raw Materials								
00.00	106	9,875	2,167	141,071	1	48	2,274	150,995
05.00	-	-	970	9,359	-	-	970	9,359
10.00	29	2,128	774	36,258	-	-	803	38,386
15.00	20	94	992	91,496	1	685	1,013	92,275
20.00	254	7,741	728	37,652	-	-	982	45,394
25.00	12,004	121,820	1,146	90,574	-	-	13,150	212,394
35.00	157	4,120	786	55,413	-	-	943	59,533
45.00	58	416	404	47,898	-	-	462	48,315
55.00	560	7,223	149	12,607	-	-	709	19,830
65.00	1	100	90	6,287	-	-	91	6,387
75.00	1	-	20	4,336	2	380	23	4,716
85.00	1	200	36	1,680	-	-	37	1,880
95.00	11	1,011	97	1,103	-	-	108	2,114
99.99	3	75	6	13	-	-	9	89
Total	13,205	154,802.7	8,365	535,749.0	4	1,113.1	21,574	691,664.7
Weighted Average		24.92		19.10		34.84		20.43
Merchandise - Finished/Manufactured Goods								
00.00	54	2,286	2,629	198,718	17	1,025	2,700	202,029
05.00	-	-	528	9,440	-	-	528	9,440
10.00	55	1,662	1,651	85,565	-	-	1,706	87,227
15.00	80	5,022	1,836	155,453	-	-	1,916	160,475
20.00	726	15,333	3,328	127,925	-	-	4,054	143,257
25.00	1,515	113,655	5,270	304,669	-	-	6,785	418,325
35.00	140	7,076	2,645	102,987	-	-	2,785	110,063
45.00	92	3,890	1,286	49,098	-	-	1,378	52,988
55.00	454	14,423	316	26,251	-	-	770	40,674
65.00	2	1,002	164	21,640	-	-	166	22,642
75.00	6	1,371	189	4,475	-	-	195	5,847
85.00	10	1,924	242	3,626	-	-	252	5,550
95.00	23	1,544	180	3,302	-	-	203	4,846
99.99	48	507	29	2,128	4	15	81	2,650
Total	3,205	169,695.8	20,293	1,095,276.2	21	1,039.8	23,519	1,266,011.7
Weighted Average		28.55		20.67		1.45		21.71
Fixed Assets Including Machinery								
00.00	8,111	82,029	108,623	187,152	86	150	116,820	269,331
05.00	2	5	4,514	24,349	-	-	4,516	24,354
10.00	211	1,885	63,187	157,972	-	-	63,398	159,857
15.00	11,265	17,278	8,313	176,412	-	-	19,578	193,689
20.00	6,204	29,183	41,163	290,172	-	-	47,367	319,355
25.00	7,956	122,491	54,425	712,835	3	2,441	62,384	837,767
35.00	24,818	18,001	20,830	131,176	-	-	45,648	149,177
45.00	9,043	7,171	14,513	62,631	-	-	23,556	69,802
55.00	341	17,637	12,169	44,937	-	-	12,510	62,574
65.00	50	1,755	7,186	29,717	-	-	7,236	31,472
75.00	28	416	5,285	11,012	-	-	5,313	11,428
85.00	40	1,569	3,847	12,306	-	-	3,887	13,875
95.00	68	1,668	2,522	3,705	-	-	2,590	5,374
99.99	68	2,729	423	8,566	-	-	491	11,295
Total	68,205	303,817.4	347,000	1,852,942.8	89	2,591.3	415,294	2,159,351.5
Weighted Average		20.87		22.60		23.55		22.36
Real Estate - Land								
00.00	2,191	16,879	716	9,750	19	579	2,926	27,208
05.00	1	19	30	145	-	-	31	165
10.00	31	647	2,712	13,816	-	-	2,743	14,463
15.00	690	1,306	1,643	37,618	-	-	2,333	38,924
20.00	114	9,214	6,570	49,547	-	-	6,684	58,761
25.00	3,606	65,476	7,322	113,865	2	680	10,930	180,021
35.00	650	8,135	5,164	67,290	2	160	5,816	75,585
45.00	761	4,364	2,202	17,819	-	-	2,963	22,183
55.00	246	3,992	10,665	19,930	-	-	10,911	23,922
65.00	29	64	544	3,692	-	-	573	3,756
75.00	26	134	348	3,942	-	-	374	4,076
85.00	44	122	200	833	-	-	244	955
95.00	54	208	647	1,475	-	-	701	1,682
99.99	32	36	270	1,173	-	-	302	1,209
Total	8,475	110,595.1	39,033	340,894.5	23	1,419.1	47,531	452,908.7
Weighted Average		22.85		27.24		15.93		26.13

3.9 Advances Classified by Securities and Rate of Margin
Commercial Banks
As on 30th June, 2023

(Million Rupees)								
Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Real Estate - Building								
00.00	7,007	54,357	19,169	131,543	133	365	26,309	186,264
05.00	15	120	1,728	15,130	-	-	1,743	15,250
10.00	146	1,398	12,526	96,397	-	-	12,672	97,796
15.00	8,017	6,965	8,671	130,470	3	24	16,691	137,459
20.00	1,039	19,079	10,414	166,958	8	53	11,461	186,090
25.00	865	57,490	10,849	153,338	3	2,657	11,717	213,486
35.00	141	14,532	7,844	92,220	-	-	7,985	106,751
45.00	258	7,009	3,202	66,238	-	-	3,460	73,247
55.00	30,353	53,296	1,380	16,368	-	-	31,733	69,664
65.00	100	2,985	992	15,734	-	-	1,092	18,719
75.00	160	2,133	862	8,720	-	-	1,022	10,853
85.00	151	3,958	678	5,691	-	-	829	9,648
95.00	197	3,716	653	3,364	-	-	850	7,080
99.99	166	1,329	139	764	-	-	305	2,093
Total	48,615	228,367.3	79,107	902,934.4	147	3,098.4	127,869	1,134,400.0
Weighted Average		28.31		21.27		21.89		22.69
Against Fixed Deposits								
00.00	13	10	1,610	6,279	2	315	1,625	6,604
05.00	-	-	331	3,838	-	-	331	3,838
10.00	10	82	11,985	363,309	1	0	11,996	363,391
15.00	38	1,447	249	6,096	-	-	287	7,543
20.00	47	2,434	1,975	20,611	-	-	2,022	23,044
25.00	131	8,002	3,020	13,833	-	-	3,151	21,834
35.00	8	495	360	9,004	-	-	368	9,499
45.00	29	247	309	3,289	-	-	338	3,536
55.00	8	36	387	721	-	-	395	757
65.00	4	3	149	258	-	-	153	261
75.00	-	-	101	7,844	-	-	101	7,844
85.00	1	0	99	331	-	-	100	331
95.00	-	-	123	1,062	-	-	123	1,062
99.99	6	0	88	5,169	-	-	94	5,169
Total	295	12,754.9	20,786	441,643.2	3	315.2	21,084	454,713.3
Weighted Average		23.52		13.96		0.00		14.21
Against Insurance Policies								
00.00	-	-	6	6	-	-	6	6
05.00	-	-	3	4	-	-	3	4
10.00	4	9	3	729	-	-	7	738
15.00	-	-	1	8	-	-	1	8
20.00	3	6	10	34	-	-	13	41
25.00	10	25	39	588	-	-	49	613
35.00	7	27	3	1	-	-	10	28
45.00	2	1	2	37	-	-	4	38
55.00	20	79	10	147	-	-	30	226
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	46	147.1	77	1,555.4	-	-	123	1,702.5
Weighted Average		38.55		20.86		-		22.39
Other Secured Advances								
00.00	2,115	41,797	45,119	501,379	39	377,633	47,273	920,809
05.00	-	-	43,936	94,371	-	-	43,936	94,371
10.00	713	713	6,372	60,955	7	7	7,092	61,674
15.00	136	1,634	1,852	158,334	-	-	1,988	159,968
20.00	4,675	9,021	1,355	154,161	9	6,825	6,039	170,008
25.00	328	49,950	1,984	152,157	33	12,701	2,345	214,808
35.00	14	2,100	920	11,318	3	143	937	13,560
45.00	232	650	573	6,775	-	-	805	7,425
55.00	704	6,857	196	3,120	-	-	900	9,977
65.00	-	-	57	2,156	-	-	57	2,156
75.00	-	-	41	1,052	-	-	41	1,052
85.00	1	5	63	451	-	-	64	457
95.00	-	-	36	105	-	-	36	105
99.99	2	-	31	2,793	-	-	33	2,793
Total	8,920	112,727.7	102,535	1,149,125.5	91	397,308.6	111,546	1,659,161.8
Weighted Average		16.88		10.19		1.15		8.48

3.9 Advances Classified by Securities and Rate of Margin
Commercial Banks
As on 30th June, 2023

Rate of Margin	(Million Rupees)							
	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Advances Secured by Guarantee(s)								
00.00	228,257	993,577	151,146	1,555,232	76	46,139	379,479	2,594,949
05.00	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-
25.00	-	-	-	-	-	-	-	-
35.00	-	-	-	-	-	-	-	-
45.00	-	-	-	-	-	-	-	-
55.00	-	-	-	-	-	-	-	-
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	228,257	993,577.5	151,146	1,555,232.0	76	46,139.3	379,479	2,594,948.7
Weighted Average		-		-		-		-
Unsecured Advances								
00.00	74,423	13,918	2,472,349	194,271	18	7	2,546,790	208,196
05.00	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-
25.00	-	-	-	-	-	-	-	-
35.00	-	-	-	-	-	-	-	-
45.00	-	-	-	-	-	-	-	-
55.00	-	-	-	-	-	-	-	-
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	74,423	13,918.0	2,472,349	194,270.7	18	7.4	2,546,790	208,196.1
Weighted Average		0.02		-		-		0.00
Grand Total	681,554	2,416,624	3,273,216	8,810,492	472	453,032	3,955,242	11,680,148
Weighted Average		14.50		15.53		1.44		14.77

3.10 Security and Nature* wise Weighted Average Lending/Financing Rates All Banks

		(Percent)								
As at the End of		Precious Metal	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total Advances**
Conventional Banking										
2022	Dec	17.72	15.47	14.17	13.83	12.91	14.12	16.29	31.49	15.0
		(17.72)	(15.38)	(13.90)	(13.32)	(12.90)	(13.97)	(16.74)	(31.49)	(14.70)
2023	Mar	13.22	18.17	15.07	15.77	13.51	15.63	16.43	30.85	15.82
		(13.22)	(17.68)	(14.70)	(15.14)	(13.49)	(15.46)	(17.73)	(30.85)	(15.66)
2023	Jun	13.89	21.03	16.27	17.52	15.02	18.15	18.09	30.84	17.44
		(13.89)	(20.72)	(15.97)	(16.97)	(15.00)	(17.85)	(19.32)	(30.84)	(17.22)
Islamic Banking										
2022	Dec	-	14.64	13.06	14.03	12.79	11.25	14.64	27.70	13.76
		-	(14.58)	(12.73)	(13.89)	(12.63)	(11.04)	(13.25)	(27.70)	(13.17)
2023	Mar	-	18.42	14.61	15.97	13.81	11.41	16.68	30.20	15.50
		-	(18.11)	(14.61)	(15.81)	(13.68)	(11.13)	(15.23)	(30.20)	(14.90)
2023	Jun	-	21.31	16.30	17.28	15.01	12.57	20.49	30.68	17.81
		-	(21.10)	(16.03)	(16.95)	(14.78)	(12.39)	(17.45)	(30.68)	(16.29)
Overall Banking										
2022	Dec	17.72	15.41	13.87	13.89	12.87	13.80	15.82	31.24	14.66
		(17.72)	(15.32)	(13.58)	(13.52)	(12.81)	(13.66)	(15.87)	(31.24)	(14.28)
2023	Mar	13.22	18.18	14.94	15.83	13.61	15.08	16.50	30.78	15.73
		(13.22)	(17.71)	(14.68)	(15.38)	(13.55)	(14.94)	(17.05)	(30.78)	(15.44)
2023	Jun	13.89	21.05	16.28	17.45	15.02	17.35	18.76	30.82	17.50
		(13.89)	(20.75)	(15.99)	(16.96)	(14.93)	(17.11)	(18.79)	(30.82)	(16.95)

* Nature refers to Conventional/Islamic financing.

** Weighted average rates shown in parentheses represent Private Sector.

3.11 Advances Classified by Category of Financing

All Banks

(Million Rupees)

Category of Financing	Dec-22		Mar-23		23-Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	9,862	864,756	9,498	846,780	8,829	839,401
1.1. Export finance schemes	5,800	712,889	5,398	675,806	5,032	688,442
1.2. Others	4,062	151,867	4,100	170,974	3,797	150,959
2. Import financing	10,937	519,946	9,560	543,759	8,131	617,398
3. Government self employment schemes	40,644	37,583	42,488	39,198	44,361	43,144
4. Working capital/short term	2,852,052	5,293,470	2,871,857	5,269,936	2,964,294	5,062,597
4.1. Small Loans	1,150,856	371,531	1,133,962	370,251	1,208,865	380,722
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-	-	-	-	-
4.3. Refinance Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas, Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Conventional)	1,727	25,056	241	4,951	596	18,523
4.4. Others	1,699,469	4,896,883	1,737,654	4,894,734	1,754,833	4,663,352
5. Fixed investment/long term	1,425,491	4,848,276	1,432,464	4,755,446	1,427,933	5,245,376
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	22,509	653,041	23,029	660,035	23,258	643,259
5.2. Financing Power Plants Using Renewable Energy	2,164	91,048	2,218	89,338	2,317	88,836
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	45	1,267	45	1,109	46	1,099
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,207	3,524	1,211	3,607	1,210	3,424
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	140	3,420	144	3,326	135	3,584
5.6. Small Loans	302,302	248,753	311,732	243,901	309,833	240,647
5.7. Others	984,817	3,152,101	981,258	3,037,351	977,839	3,542,931
5.8. Financing for Construction Purposes	111,631	643,714	112,193	662,236	112,646	662,660
5.9. Machinery	676	51,409	634	54,542	649	58,935
Total	4,338,986	11,564,031	4,365,867	11,455,120	4,453,548	11,807,917

Scheduled Banks

Bills Purchased and Discounted

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Borrower	Dec-22				Mar-23				Jun-23			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
1. FOREIGN CONSTITUENTS	-	-	301	301	-	-	503	503	-	-	765	765
2. DOMESTIC CONSTITUENTS	148,366	45,435	156,050	349,850	141,071	42,715	188,422	372,208	150,128	31,431	204,580	386,139
I. GOVERNMENT	-	77	-	77	17	172	-	189	-	290	-	290
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	20,881	491	0	21,372	15,049	720	0	15,768	16,997	2,013	0	19,010
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	127,484	44,854	156,050	328,388	126,005	41,823	188,422	356,250	133,132	29,128	204,580	366,840
A. Agriculture, forestry and fishing	10	83	173	265	10	148	449	606	10	101	86	197
B. Mining and quarrying	-	1,322	19	1,341	7	1,322	-	1,329	-	1,383	27	1,410
C. Manufacturing	80,361	33,912	139,485	253,758	74,556	27,572	171,767	273,896	94,960	23,317	183,759	302,036
1 - Manufacture of food products	8,411	9,133	6,791	24,336	10,536	6,010	8,359	24,905	12,979	3,757	6,305	23,042
2 - Manufacture of beverages	100	526	-	626	100	539	6	646	100	531	4	635
3 - Manufacture of textiles	37,076	9,329	104,112	150,518	38,027	7,475	130,462	175,964	44,509	7,989	148,966	201,463
4 - Manufacture of wearing apparel	719	1,677	20,617	23,013	1,023	1,633	23,861	26,516	1,142	1,608	19,169	21,919
5 - Manufacture of leather and related products	-	577	2,803	3,381	-	543	3,208	3,751	-	720	3,544	4,263
6 - Manufacture of paper and paper products	33	505	251	789	51	357	495	903	73	478	323	874
7 - Manufacture of coke and refined petroleum products	15,046	2,336	-	17,382	9,375	5,265	401	15,041	15,360	2,250	-	17,610
8 - Manufacture of chemicals and allied products	9,529	4,737	579	14,844	10,332	1,500	453	12,285	11,186	1,221	475	12,882
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	121	93	62	276	120	271	107	498	85	500	113	698
10 - Manufacture of rubber and plastics products	567	627	318	1,512	364	496	288	1,148	713	393	545	1,650
11 - Manufacture of other non-metallic mineral products	149	236	507	892	53	351	1,222	1,626	20	203	1,743	1,966
12 - Manufacture of basic metals	258	1,307	-	1,566	147	649	-	796	106	267	-	373
13. Manufacture of fabricated metal products, except machinery and equipment	312	61	16	389	304	0	-	304	296	76	20	393
14 - Manufacture of computer, electronic and optical products	126	250	15	391	209	-	-	209	50	-	-	50
15 - Manufacture of electrical equipment	165	1,054	76	1,295	100	787	76	963	140	1,760	125	2,025
16 - Manufacture of machinery and equipment	-	24	638	662	15	10	771	796	-	151	516	667
17 - Manufacture of motor vehicles, trailers and semi-trailers	560	1,226	487	2,273	620	1,189	595	2,404	591	1,124	327	2,043
18 - Manufacture of furniture	225	32	-	257	-	7	-	7	-	35	-	35
19. Other manufacturing n.e.s	6,964	182	2,213	9,359	3,180	490	1,463	5,134	7,608	255	1,584	9,447
D. Electricity, gas, steam and air conditioning supply	3,697	216	200	4,113	6,014	-	232	6,246	1,148	-	347	1,495
E. Water supply; sewerage, waste management and remediation activities	230	-	-	230	272	-	-	272	-	-	-	-
F. Construction	255	373	48	676	25	381	38	444	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	17,888	6,729	15,154	39,770	20,139	10,327	15,012	45,478	15,428	2,139	19,328	36,895
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	12	31	43	-	0	31	32	-	0	31	32
2 - Wholesale trade, except of motor vehicles and motorcycles	6,181	5,838	3,558	15,576	7,921	9,620	3,646	21,186	4,684	1,784	2,175	8,643
3 - Retail trade, except of motor vehicles and motorcycles	11,706	879	11,565	24,151	12,218	706	11,335	24,260	10,743	355	17,122	28,220
H. Transportation and storage	7	1,772	100	1,879	10	1,814	100	1,924	7	1,772	120	1,899
I. Accommodation and food service activities	-	-	118	118	-	3	-	3	-	115	-	115
J. Information and communication	12,985	144	267	13,397	13,432	104	168	13,704	12,232	101	266	12,599
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	2,408	14	147	2,569	1,996	75	27	2,098	59	176	371	607
M. Administrative and support service activities	4,114	67	285	4,466	4,007	75	498	4,579	3,516	19	240	3,776
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	5,531	218	53	5,802	5,537	-	131	5,668	5,771	-	36	5,807
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	12	-	12	-	0	-	0	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	148,366	45,435	156,351	350,151	141,071	42,715	188,925	372,711	150,128	31,431	205,345	386,904

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

(Million Rupees)

Borrower	Dec-22				Mar-23				Jun-23			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	47,736	5,493	7,804	61,033	46,420	13,891	10,602	70,913	52,962	6,916	12,493	72,371
I. GOVERNMENT	-	-	-	-	17	-	-	17	-	-	-	-
ENTERPRISES	10,036	491	-	10,527	10,305	720	-	11,024	8,152	2,013	-	10,164
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	37,700	5,002	7,804	50,506	36,098	13,172	10,602	59,872	44,810	4,904	12,493	62,207
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322
C. Manufacturing	32,279	3,636	7,598	43,513	30,009	6,699	10,273	46,981	40,837	2,921	12,355	56,113
1 - Manufacture of food products	1,752	-	898	2,650	1,479	-	898	2,377	2,242	-	2	2,244
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	15,036	2,261	5,652	22,949	16,473	1,914	7,401	25,788	16,677	794	8,386	25,857
4 - Manufacture of wearing apparel	56	-	116	172	36	-	119	155	58	-	1,486	1,545
5 - Manufacture of leather and related products	-	365	127	492	-	362	206	567	-	312	120	432
6 - Manufacture of paper and paper products	-	314	128	442	-	305	229	533	-	430	311	741
7 - Manufacture of coke and refined petroleum products	9,861	-	-	9,861	5,243	3,293	-	8,535	13,800	678	-	14,478
8 - Manufacture of chemicals and allied products	5,454	-	-	5,454	6,659	-	-	6,659	7,940	-	-	7,940
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	34	-	34	-	75	-	75	-	78	-	78
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	236	419	655	-	270	1,107	1,377	-	203	1,683	1,887
12 - Manufacture of basic metals	-	0	-	0	-	0	-	0	-	0	-	0
13. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	10	-	-	10	10	-	-	10	10	-	-	10
15 - Manufacture of electrical equipment	100	-	31	131	100	-	31	131	100	-	35	135
16 - Manufacture of machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	426	-	426	-	480	-	480	-	426	-	426
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	-	-	-	-
19. Other manufacturing n.e.s	10	-	226	236	10	-	282	292	10	-	332	342
D. Electricity, gas, steam and air conditioning supply	761	-	-	761	959	-	-	959	359	-	-	359
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,927	45	181	2,152	2,293	5,151	219	7,663	768	660	106	1,534
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	1,897	-	181	2,077	2,196	5,106	219	7,521	748	616	106	1,469
3 - Retail trade, except of motor vehicles and motorcycles	30	45	-	75	97	45	-	142	20	45	-	65
H. Transportation and storage	-	-	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-	-	-
J. Information and communication	2,434	-	-	2,434	2,537	-	-	2,537	2,537	-	-	2,537
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	99	-	-	99	299	-	-	299	299	-	-	299
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	200	-	25	225	-	-	111	111	10	-	33	43
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	47,736	5,493	7,804	61,033	46,420	13,891	10,602	70,913	52,962	6,916	12,493	72,371

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

(Million Rupees)

Borrower	Dec-22				Mar-23				Jun-23			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
I. FOREIGN CONSTITUENTS	-	-	301	301	-	-	503	503	-	-	765	765
2. DOMESTIC CONSTITUENTS	91,399	38,418	148,180	277,998	88,570	28,824	177,755	295,149	83,242	24,514	192,022	299,778
I. GOVERNMENT ENTERPRISES	-	77	-	77	-	172	-	172	-	290	-	290
III. NON-BANK FINANCIAL INSTITUTIONS	10,845	-	0	10,845	4,744	-	0	4,744	8,845	-	0	8,845
IV. PRIVATE SECTOR (BUSINESS)	-	-	-	-	-	-	-	-	-	-	-	-
A. Agriculture, forestry and fishing	80,554	38,328	148,180	267,063	83,826	28,652	177,755	290,232	74,397	24,225	192,022	290,643
B. Mining and quarrying	10	83	173	265	10	148	449	606	10	101	86	197
C. Manufacturing	-	-	19	19	7	-	-	7	-	61	27	88
1 - Manufacture of food products	38,886	29,080	131,822	199,788	38,526	20,873	161,429	220,828	40,241	20,395	171,339	231,975
2 - Manufacture of beverages	3,895	9,133	5,893	18,921	5,815	6,010	7,461	19,285	4,076	3,757	6,303	14,136
3 - Manufacture of textiles	100	526	-	626	100	539	6	646	100	531	4	635
4 - Manufacture of wearing apparel	22,040	6,765	98,394	127,199	21,554	5,561	122,996	150,110	27,832	7,195	140,514	175,541
5 - Manufacture of leather and related products	663	1,677	20,501	22,841	987	1,633	23,742	26,361	1,084	1,608	17,683	20,375
6 - Manufacture of paper and paper products	-	213	2,676	2,888	-	181	3,002	3,184	-	408	3,424	3,831
7 - Manufacture of coke and refined petroleum products	33	192	123	347	51	53	267	370	73	47	12	133
8 - Manufacture of chemicals and allied products	5,185	2,336	-	7,521	4,132	1,973	401	6,506	1,560	1,572	-	3,132
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	3,950	4,564	579	9,092	3,611	1,500	453	5,564	3,187	1,221	475	4,883
10 - Manufacture of rubber and plastics products	121	59	62	242	120	196	107	423	85	422	113	620
11 - Manufacture of other non-metallic mineral products	567	467	318	1,352	364	496	288	1,148	713	393	545	1,650
12 - Manufacture of basic metals	149	-	88	237	53	81	115	249	20	-	59	79
13. Manufacture of fabricated metal products, except machinery and equipment	258	874	-	1,132	147	648	-	796	106	266	-	372
14 - Manufacture of computer, electronic and optical products	312	61	16	389	304	0	-	304	296	76	20	393
15 - Manufacture of electrical equipment	116	250	15	381	199	-	-	199	40	-	-	40
16 - Manufacture of machinery and equipment	65	927	45	1,037	-	787	45	831	40	1,760	90	1,890
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	24	638	662	15	10	771	796	-	151	516	667
18 - Manufacture of furniture	560	800	487	1,847	620	709	595	1,924	591	698	327	1,617
19. Other manufacturing n.e.s	225	32	-	257	-	7	-	7	-	35	-	35
D. Electricity, gas, steam and air conditioning supply	649	182	1,987	2,818	455	490	1,181	2,126	437	255	1,252	1,944
E. Water supply; sewerage, waste management and remediation activities	2,935	216	200	3,352	5,055	-	232	5,287	789	-	347	1,136
F. Construction	230	-	-	230	272	-	-	272	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	255	373	48	676	25	381	38	444	-	-	-	-
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	15,960	6,357	14,973	37,291	17,846	5,176	14,794	37,815	14,659	1,479	19,223	35,361
2 - Wholesale trade, except of motor vehicles and motorcycles	-	12	31	43	-	0	31	32	-	0	31	32
3 - Retail trade, except of motor vehicles and motorcycles	4,284	5,511	3,377	13,172	5,724	4,514	3,427	13,665	3,936	1,168	2,069	7,174
H. Transportation and storage	11,676	834	11,565	24,076	12,121	662	11,335	24,118	10,723	310	17,122	28,155
I. Accommodation and food service activities	7	1,772	100	1,879	10	1,814	100	1,924	7	1,772	120	1,899
J. Information and communication	-	-	118	118	-	3	-	3	-	115	-	115
K. Real estate activities	10,517	144	267	10,929	10,835	104	168	11,107	9,653	101	266	10,021
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	2,408	14	147	2,569	1,996	75	27	2,098	59	176	371	607
N. Education	4,014	67	285	4,366	3,707	75	498	4,280	3,217	19	240	3,476
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	4	-	4	-	4	-	4	-	4	-	4
Q. Other service activities	-	-	-	-	-	-	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,331	218	28	5,577	5,537	-	20	5,557	5,761	-	3	5,764
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	91,399	38,418	148,482	278,299	88,570	28,824	178,257	295,651	83,242	24,514	192,787	300,543

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

(Million Rupees)

Borrower	Dec-22				Mar-23				Jun-23			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	9,230	1,523	66	10,819	6,081	-	66	6,147	13,925	-	66	13,990
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
ENTERPRISES	-	-	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	9,230	1,523	66	10,819	6,081	-	66	6,147	13,925	-	66	13,990
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	9,196	1,197	66	10,458	6,021	-	66	6,087	13,883	-	66	13,949
1 - Manufacture of food products	2,765	-	-	2,765	3,243	-	-	3,243	6,662	-	-	6,662
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	-	304	66	370	-	-	66	66	-	-	66	66
4 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-	-	-
5 - Manufacture of leather and related products	-	-	-	-	-	-	-	-	-	-	-	-
6 - Manufacture of paper and paper products	-	-	-	-	-	-	-	-	-	-	-	-
7 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	-	-	-	-	-	-
8 - Manufacture of chemical and allied products	126	173	-	299	62	-	-	62	60	-	-	60
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	-	-	-	-	-	-	-	-	-	-
10 - Manufacture of rubber and plastics products	-	160	-	160	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-	-	-	-
12 - Manufacture of basic metals	-	433	-	433	-	-	-	-	-	-	-	-
13. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-	-	-	-	-	-	-
15 - Manufacture of electrical equipment	-	126	-	126	-	-	-	-	-	-	-	-
16 - Manufacture of machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	-	-	-	-	-	-
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	-	-	-	-
19. Other manufacturing n.e.s	6,305	-	-	6,305	2,716	-	-	2,716	7,162	-	-	7,162
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	-	327	-	327	-	-	-	-	-	-	-	-
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	-	327	-	327	-	-	-	-	-	-	-	-
3 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-	-	-
J. Information and communication	34	-	-	34	60	-	-	60	41	-	-	41
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	9,230	1,523	66	10,819	6,081	-	66	6,147	13,925	-	66	13,990

Scheduled Banks

Investments

5.1 Classification of Investments in Securities and Shares

All Banks

(Million Rupees)

Securities / Shares	Dec-22			Mar-23			Jun-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	14,650,657	15,112,733	14,782,136	15,907,263	16,396,787	16,127,163	17,431,123	17,927,488	17,543,321
1) Treasury Bills	3,637,634	3,820,564	3,671,232	3,922,956	4,106,382	3,956,793	5,197,151	5,409,806	5,216,726
2) Pakistan Investment Bonds (PIBs)	11,001,359	11,280,504	11,098,987	11,973,008	12,279,107	12,158,818	12,222,251	12,505,961	12,314,725
a. Fixed Rate	3,374,963	3,546,805	3,349,690	4,171,962	4,353,261	4,217,799	4,351,704	4,560,100	4,328,379
b. Floating Rate	7,626,396	7,733,699	7,749,297	7,801,046	7,925,845	7,941,020	7,870,547	7,945,860	7,986,346
3) Others	11,665	11,665	11,917	11,299	11,299	11,551	11,722	11,722	11,870
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	372,188	246,135	369,770	396,664	267,250	399,197	392,699	273,769	393,689
1) Quoted On The Stock Exchange	197,399	79,699	187,327	191,677	68,147	184,924	197,418	85,123	192,254
of which:									
Financial Institutions	19,547	12,714	21,981	18,752	12,812	20,958	19,210	12,968	21,092
NFPSEs	25,892	7,726	24,083	25,019	5,599	22,926	30,237	12,637	27,445
Private Sector	124,209	48,418	117,579	119,158	39,807	116,579	118,731	48,319	117,375
2) Unquoted On The Stock Exchange	174,789	166,436	182,443	204,987	199,103	214,273	195,282	188,646	201,436
of which:									
Financial Institutions	16,765	17,529	16,882	19,391	17,178	21,360	23,356	21,110	23,983
NFPSEs	100,878	101,158	108,381	117,179	117,058	124,495	122,873	122,747	130,618
Private Sector	14,680	12,856	14,694	10,585	8,177	12,582	11,229	8,177	11,383
V. DEBENTURES	3	3	3	3	3	3	3	3	3
VI. PARTICIPATION TERM CERTIFICATES	0	0	0	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	5	1	5	5	1	5	5	1	5
VIII. TERM FINANCE CERTIFICATES	96,087	99,028	98,750	98,336	100,814	101,631	106,467	108,966	109,606
IX. MUTUAL FUNDS	13,439	12,231	13,444	12,592	10,990	12,598	12,073	10,732	12,072
X. OTHERS	5,641	5,641	5,879	6,334	6,334	6,694	6,064	6,064	6,388
XI. Islamic Banking Products - Investments	3,083,735	2,974,150	3,166,046	3,152,826	3,149,057	3,305,817	3,426,152	3,426,468	3,535,417
a. Government Islamic Securities	2,576,374	2,582,580	2,617,163	2,635,135	2,638,680	2,729,337	2,916,239	2,923,703	2,968,906
1. GOP Ijara Sukuk	2,491,299	2,495,881	2,526,950	2,523,122	2,524,400	2,610,692	2,825,149	2,830,702	2,877,025
a. Variable Rental Rate	1,976,824	1,980,251	2,003,039	1,892,550	1,909,122	1,956,780	2,228,657	2,230,676	2,271,117
b. Fixed Rental Rate	514,475	515,630	523,911	630,572	615,278	653,912	596,492	600,026	605,907
2. Bai Muajjal - Government	23,789	23,789	28,549	23,789	23,789	29,175	-	-	-
3. Islamic Naya Pakistan Certificate	44,975	45,000	45,352	68,042	68,042	69,288	70,380	70,380	71,171
4. Other	16,312	17,911	16,312	20,181	22,448	20,181	20,710	22,622	20,710
b. Corporate Sukuks	472,464	356,584	513,008	481,879	474,566	539,007	472,155	467,806	527,558
1) Diminishing Musharaka Sukuk	143,361	143,244	146,718	148,201	145,225	153,277	145,421	142,609	149,751
2) Ijarah Sukuk	189,735	73,386	220,428	190,356	187,861	240,539	190,316	187,824	234,151
3) Modaraba Sukuk	9,303	9,303	9,444	10,954	10,954	11,327	10,779	10,779	11,025
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	130,066	130,651	136,419	132,368	130,526	133,864	125,639	126,594	132,632
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	6,023	6,023	6,119	7,233	7,233	7,404	6,954	6,954	7,106
h. Other Islamic Mode of Investments	28,874	28,964	29,756	28,580	28,579	30,069	30,804	28,004	31,847
Total	18,221,756	18,449,923	18,436,034	19,574,025	19,931,237	19,953,109	21,374,587	21,753,491	21,600,502

5.1.1 Classification of Investments in Securities and Shares

Public Sector Banks

(Million Rupees)

Securities / Shares	Dec-22			Mar-23			Jun-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	4,646,873	4,818,410	4,639,623	5,205,825	5,374,086	5,245,111	5,985,073	6,186,867	5,964,978
1) Treasury Bills	1,304,986	1,391,707	1,338,186	1,071,758	1,148,933	1,105,169	1,842,879	1,952,971	1,871,774
2) Pakistan Investment Bonds (PIBs)	3,341,888	3,426,703	3,301,437	4,134,066	4,225,154	4,139,942	4,142,194	4,233,896	4,093,204
a. Fixed Rate	736,047	752,005	697,328	943,620	991,565	948,931	949,574	997,862	884,162
b. Floating Rate	2,605,841	2,674,698	2,604,109	3,190,446	3,233,589	3,191,011	3,192,620	3,236,034	3,209,042
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	84,133	37,074	79,608	76,410	9,827	79,797	90,386	21,965	83,613
1) Quoted On The Stock Exchange	70,673	24,972	66,127	66,248	5,932	66,345	76,487	14,368	69,695
of which:									
Financial Institutions	2,883	863	2,378	2,948	624	2,250	2,919	627	2,141
NFPSEs	9,841	2,554	9,723	8,661	720	9,572	14,514	6,486	13,569
Private Sector	48,749	18,067	46,703	45,164	3,219	46,893	48,808	5,871	45,638
2) Unquoted On The Stock Exchange	13,460	12,103	13,480	10,162	3,895	13,453	13,898	7,597	13,918
of which:									
Financial Institutions	1,926	2,601	1,926	2,709	982	4,073	6,445	4,684	6,445
NFPSEs	719	1,008	719	119	1	202	119	1	119
Private Sector	7,855	6,764	7,855	4,401	1,520	6,225	4,401	1,520	4,401
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	1	1	1	1	1	1	1	1	1
VIII. TERM FINANCE CERTIFICATES	32,319	33,391	32,797	31,767	32,298	31,925	39,673	40,319	40,406
IX. MUTUAL FUNDS	67	68	73	67	68	76	67	68	68
X. OTHERS	0	0	0	0	0	0	0	0	0
XI. Islamic Banking Products - Investments	137,500	140,463	139,895	145,846	143,820	144,685	144,748	142,736	146,435
a. Government Islamic Securities	93,937	93,773	94,219	96,476	96,321	97,682	98,930	98,787	97,998
1. GOP Ijara Sukuk	89,134	88,969	89,353	89,235	89,080	90,298	91,483	91,340	90,460
a. Variable Rental Rate	64,248	64,230	64,402	69,245	69,230	70,186	56,962	56,990	57,913
b. Fixed Rental Rate	24,886	24,739	24,951	19,990	19,850	20,112	34,521	34,350	32,547
2. Bai Muajjal - Government	51	51	62	51	51	63	-	-	-
3. Islamic Naya Pakistan Certificate	4,753	4,753	4,805	7,190	7,190	7,321	7,447	7,447	7,537
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	20,321	23,449	21,389	27,547	25,676	23,414	21,811	22,741	23,129
1) Diminishing Musharaka Sukuk	5,907	8,437	5,982	5,842	5,842	6,060	5,531	5,531	5,638
2) Ijarah Sukuk	150	150	153	150	150	158	150	150	154
3) Mudaraba Sukuk	825	825	838	2,761	2,761	2,822	2,586	2,586	2,674
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	13,439	14,037	14,416	18,794	16,924	14,373	13,543	14,474	14,664
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Mudaraba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	88	88	88	88	88	88	88	88	88
h. Other Islamic Mode of Investments	23,153	23,153	24,199	21,735	21,735	23,501	23,919	21,120	25,220
Total	4,900,893	5,029,407	4,891,996	5,459,916	5,560,100	5,501,594	6,259,948	6,391,956	6,235,502

5.1.2 Classification of Investments in Securities and Shares

Domestic Private Banks

(Million Rupees)

Securities / Shares	Dec-22			Mar-23			Jun-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	9,228,963	9,494,947	9,368,254	9,798,411	10,097,607	9,981,837	10,509,786	10,777,951	10,643,252
1) Treasury Bills	1,638,210	1,710,863	1,639,515	2,045,626	2,129,486	2,048,996	2,456,448	2,533,115	2,448,646
2) Pakistan Investment Bonds (PIBs)	7,579,088	7,772,420	7,716,821	7,741,486	7,956,822	7,921,290	8,041,616	8,233,114	8,182,736
a. Fixed Rate	2,613,864	2,767,950	2,626,964	3,202,795	3,334,846	3,243,190	3,376,092	3,535,388	3,417,835
b. Floating Rate	4,965,224	5,004,470	5,089,857	4,538,691	4,621,975	4,678,100	4,665,524	4,697,726	4,764,901
3) Others	11,665	11,665	11,917	11,299	11,299	11,551	11,722	11,722	11,870
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	288,056	209,060	290,162	320,254	257,423	319,400	302,314	251,804	310,076
1) Quoted On The Stock Exchange	126,726	54,727	121,200	125,429	62,214	118,579	120,930	70,755	122,559
of which:									
Financial Institutions	16,664	11,852	19,603	15,804	12,188	18,707	16,290	12,342	18,951
NFPSEs	16,051	5,172	14,360	16,358	4,879	13,354	15,723	6,152	13,876
Private Sector	75,460	30,351	70,876	73,994	36,589	69,685	69,923	42,448	71,738
2) Unquoted On The Stock Exchange	161,329	154,333	168,962	194,825	195,209	200,821	181,383	181,049	187,517
of which:									
Financial Institutions	14,839	14,928	14,956	16,682	16,197	17,288	16,911	16,425	17,537
NFPSEs	100,159	100,151	107,661	117,059	117,057	124,293	122,754	122,746	130,499
Private Sector	6,826	6,092	6,839	6,184	6,656	6,356	6,828	6,656	6,982
V. DEBENTURES	3	3	3	3	3	3	3	3	3
VI. PARTICIPATION TERM CERTIFICATES	0	0	0	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	4	-	4	4	-	4	4	-	4
VIII. TERM FINANCE CERTIFICATES	63,768	65,638	65,954	66,569	68,516	69,706	66,793	68,647	69,200
IX. MUTUAL FUNDS	13,372	12,164	13,372	12,525	10,923	12,522	12,006	10,664	12,004
X. OTHERS	5,641	5,641	5,879	6,333	6,333	6,694	6,063	6,063	6,387
XI. Islamic Banking Products - Investments	2,946,235	2,833,687	3,026,151	3,006,980	3,005,238	3,161,133	3,281,404	3,283,732	3,388,982
a. Government Islamic Securities	2,482,436	2,488,807	2,522,944	2,538,659	2,542,359	2,631,655	2,817,309	2,824,917	2,870,908
1. GOP Ijara Sukuk	2,402,165	2,406,912	2,437,597	2,433,887	2,435,321	2,520,394	2,733,666	2,739,362	2,786,564
a. Variable Rental Rate	1,912,576	1,916,021	1,938,637	1,823,306	1,839,893	1,886,594	2,171,695	2,173,686	2,213,205
b. Fixed Rental Rate	489,589	490,890	498,959	610,582	595,428	633,800	561,971	565,676	573,360
2. Bai Muajjal - Government	23,738	23,738	28,488	23,738	23,738	29,113	-	-	-
3. Islamic Naya Pakistan Certificate	40,222	40,247	40,548	60,852	60,852	61,967	62,933	62,933	63,634
4. Other	16,312	17,911	16,312	20,181	22,448	20,181	20,710	22,622	20,710
b. Corporate Sukuks	452,143	333,135	491,620	454,332	448,889	515,594	450,344	445,065	504,429
1) Diminishing Musharaka Sukuk	137,454	134,807	140,736	142,359	139,383	147,217	139,890	137,078	144,113
2) Ijarah Sukuk	189,585	73,236	220,275	190,206	187,711	240,380	190,166	187,674	233,997
3) Modaraba Sukuk	8,478	8,478	8,606	8,193	8,193	8,505	8,193	8,193	8,350
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	116,627	116,614	122,002	113,574	113,602	119,491	112,095	112,120	117,968
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modaraba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	5,935	5,935	6,031	7,145	7,145	7,316	6,866	6,866	7,018
h. Other Islamic Mode of Investments	5,721	5,810	5,557	6,845	6,845	6,568	6,885	6,884	6,627
Total	12,546,042	12,621,140	12,769,779	13,211,082	13,446,043	13,551,300	14,178,374	14,398,865	14,429,909

5.1.3 Classification of Investments in Securities and Shares

Foreign Banks

Securities / Shares	Dec-22			Mar-23			Jun-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	774,821	799,376	774,259	903,027	925,094	900,215	936,265	962,670	935,091
1) Treasury Bills	694,438	717,994	693,530	805,571	827,963	802,629	897,824	923,720	896,306
2) Pakistan Investment Bonds (PIBs)	80,383	81,381	80,728	97,456	97,131	97,586	38,440	38,950	38,785
a. Fixed Rate	25,053	26,850	25,398	25,547	26,850	25,677	26,038	26,850	26,382
b. Floating Rate	55,330	54,531	55,330	71,909	70,281	71,909	12,403	12,100	12,403
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:									
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:									
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	-	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	-	-	-	-	-	-	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	-	-	-	-	-	-	-
a. Government Islamic Securities	-	-	-	-	-	-	-	-	-
1. GOP Ijara Sukuk	-	-	-	-	-	-	-	-	-
a. Variable Rental Rate	-	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	-	-	-	-	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	-	-	-
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	774,821	799,376	774,259	903,027	925,094	900,215	936,265	962,670	935,091

5.2 Classification of Investments in

All
As on 30th

Securities / Shares	Less than one month	For 1 month & above but < 3 months	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
I. Federal Government	1,572,353	1,989,692	2,914,376	1,577,233	1,019,852	1,935,768	1,896,114	762,381
1) Treasury Bills	1,133,939	1,847,455	1,259,957	796,333	165,636	-	-	-
2) Pakistan Investment Bonds (PIBs)	426,544	142,237	1,654,419	780,900	854,216	1,935,768	1,896,114	762,381
a. Fixed Rate	141,282	118,523	128,214	113,790	337,572	441,932	1,116,339	292,404
b. Floating Rate	285,263	23,713	1,526,205	667,110	516,644	1,493,836	779,775	469,976
3) Others	11,870	-	-	-	-	-	-	-
II. Provincial Government	0	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	42,881	529	204	46	-	-	-	-
1) Quoted On The Stock Exchange	37,002	529	0	18	-	-	-	-
Financial Institutions	4,262	-	-	14	-	-	-	-
NFPSEs	3,681	84	-	-	-	-	-	-
Private Sector	22,882	222	0	4	-	-	-	-
2) Unquoted On The Stock Exchange	5,879	-	204	28	-	-	-	-
Financial Institutions	2,325	-	123	26	-	-	-	-
NFPSEs	591	-	-	-	-	-	-	-
Private Sector	2,788	-	-	1	-	-	-	-
V. DEBENTURES	3	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	4	-	-	1	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	3,449	-	59	15,033	2,365	3,095	6,480	5,567
IX. MUTUAL FUNDS	8,227	-	-	1	-	-	-	-
X. OTHERS	0	-	-	-	-	-	224	-
XI. Islamic Banking Products - Investments	41,264	-	4,785	19,319	247,477	134,417	171,588	76,837
a. Government Islamic Securities	40,521	-	-	17,793	247,477	104,454	157,687	70,261
1) GOP Ijara Sukuk	-	-	-	10,255	247,477	104,454	157,687	57,440
a. Variable Rental Rate	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	40,521	-	-	7,537	-	-	-	-
4) Other	-	-	-	-	-	-	-	12,821
b. Corporate Sukuks	673	-	-	1,526	-	29,963	5,440	6,576
1) Diminishing Musharaka Sukuk	-	-	-	-	-	17,958	3,392	1,904
2) Ijarah Sukuk	-	-	-	-	-	8,932	-	-
3) Modaraba Sukuk	-	-	-	-	-	2,481	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	673	-	-	1,526	-	592	2,048	4,672
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	70	-	4,785	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	8,461	-
Total	1,668,182	1,990,221	2,919,424	1,611,633	1,269,694	2,073,279	2,074,406	844,785

Note: Investment shown in this table is based on market value.

*It includes investments with no maturity e.g. shares.

Securities/Shares and Term to Maturity

Banks

Jun, 2023

(Million Rupees)

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Total Investment
2,442,067	414,346	975,341	37,403	6,396	-	-	-	17,543,321
-	13,407	-	-	-	-	-	-	5,216,726
2,442,067	400,938	975,341	37,403	6,396	-	-	-	12,314,725
919,518	172,716	502,288	37,403	6,396	-	-	-	4,328,379
1,522,549	228,222	473,052	-	-	-	-	-	7,986,346
-	-	-	-	-	-	-	-	11,870
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
306	2,735	107,825	-	1,160	-	33,525	204,478	393,689
-	10	9,077	-	407	-	2,100	143,110	192,254
-	-	180	-	-	-	427	16,209	21,092
-	-	1,245	-	-	-	232	22,203	27,445
-	10	6,147	-	-	-	1,270	86,840	117,375
306	2,725	98,748	-	754	-	31,425	61,368	201,436
300	1,847	1,268	-	750	-	111	17,232	23,983
-	-	97,306	-	-	-	31,311	1,411	130,618
6	878	126	-	-	-	3	7,581	11,383
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	5
10,985	18,987	21,693	6,301	-	2,881	4,704	8,008	109,606
-	-	1,556	-	-	-	350	1,938	12,072
238	449	2,454	3,023	-	-	-	-	6,388
2,377,506	180,768	243,201	4,402	88	1,008	21,799	10,959	3,535,417
2,297,640	3,019	3,772	-	-	-	21,392	4,891	2,968,906
2,294,644	177	-	-	-	-	-	4,891	2,877,025
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
1,722	-	-	-	-	-	21,392	-	71,171
1,275	2,842	3,772	-	-	-	-	-	20,710
74,854	169,080	234,509	1,608	-	1,008	407	1,915	527,558
25,334	3,013	96,331	1,608	-	-	102	110	149,751
484	154,380	70,354	-	-	-	-	-	234,151
2,392	2,159	2,239	-	-	-	-	1,754	11,025
-	-	-	-	-	-	-	-	-
46,643	9,528	65,585	-	-	1,008	305	51	132,632
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
355	-	1,808	-	88	-	-	-	7,106
4,657	8,669	3,113	2,794	-	-	-	4,153	31,847
4,831,101	617,285	1,352,070	51,128	7,644	3,889	60,378	225,383	21,600,502

**5.2.1 Classification of Investments in
Public Sector
As on 30th**

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
	A	B	C	D	E	F	H	I
I. Federal Government	1,374,145	706,819	1,537,672	752,413	141,918	549,335	313,665	112,757
1) Treasury Bills	1,024,032	682,864	116,363	1,985	33,123	-	-	-
2) Pakistan Investment Bonds (PIBs)	350,113	23,955	1,421,308	750,428	108,795	549,335	313,665	112,757
a. Fixed Rate	64,850	242	107,205	113,342	90,354	13,459	191,522	44,305
b. Floating Rate	285,263	23,713	1,314,103	637,186	18,441	535,876	122,143	68,452
3) Others	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	15,289	529	-	46	-	-	-	-
1) Quoted On The Stock Exchange	12,334	529	-	18	-	-	-	-
Financial Institutions	360	-	-	14	-	-	-	-
NFPSEs	1,068	84	-	-	-	-	-	-
Private Sector	8,745	222	-	4	-	-	-	-
2) Unquoted On The Stock Exchange	2,955	-	-	28	-	-	-	-
Financial Institutions	275	-	-	26	-	-	-	-
NFPSEs	12	-	-	-	-	-	-	-
Private Sector	2,642	-	-	1	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	1	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	2,662	-	-	-	1,128	2,852	1,282	5,294
IX. MUTUAL FUNDS	67	-	-	1	-	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	277	-	-	7,537	2,319	3,531	9,195	462
a. Government Islamic Securities	-	-	-	7,537	2,319	3,030	-	311
1) GOP Ijara Sukuk	-	-	-	-	2,319	3,030	-	311
a. Variable Rental Rate	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	-	-	-	7,537	-	-	-	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	277	-	-	-	-	502	734	151
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	234	151
2) Ijarah Sukuk	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	502	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	277	-	-	-	-	-	500	-
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	8,461	-
Total	1,392,440	707,349	1,537,672	759,998	145,364	555,717	324,142	118,513

Note: Investment shown in this table is based on market value.

*It includes investments with no maturity e.g. shares.

Securities/Shares and Term to Maturity

Banks

Jun, 2023

(Million Rupees)

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Total Investment
J	K	L	M	N	O	P	Q	
281,062	37,819	151,099	-	6,275	-	-	-	5,964,978
-	13,407	-	-	-	-	-	-	1,871,774
281,062	24,412	151,099	-	6,275	-	-	-	4,093,204
86,204	21,555	144,948	-	6,275	-	-	-	884,162
194,857	2,857	6,151	-	-	-	-	-	3,209,042
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	10	-	-	1,160	-	-	66,579	83,613
-	10	-	-	407	-	-	56,397	69,695
-	-	-	-	-	-	-	1,766	2,141
-	-	-	-	-	-	-	12,416	13,569
-	10	-	-	-	-	-	36,656	45,638
-	-	-	-	754	-	-	10,182	13,918
-	-	-	-	750	-	-	5,394	6,445
-	-	-	-	-	-	-	108	119
-	-	-	-	-	-	-	1,758	4,401
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	1
6,039	4,186	11,451	-	-	-	179	5,335	40,406
-	-	-	-	-	-	-	-	68
-	-	-	-	-	-	-	-	0
86,050	8,104	20,808	2,794	88	-	-	5,270	146,435
84,624	177	-	-	-	-	-	-	97,998
84,624	177	-	-	-	-	-	-	90,460
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	7,537
-	-	-	-	-	-	-	-	-
817	1,837	17,695	-	-	-	-	1,117	23,129
-	682	4,571	-	-	-	-	-	5,638
154	-	-	-	-	-	-	-	154
-	258	797	-	-	-	-	1,117	2,674
-	-	-	-	-	-	-	-	-
663	897	12,326	-	-	-	-	-	14,664
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	88	-	-	-	88
609	6,090	3,113	2,794	-	-	-	4,153	25,220
373,151	50,119	183,357	2,794	7,523	-	179	77,184	6,235,502

5.2.2 Classification of Investments in

Domestic Private
As on 30th

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
	A	B	C	D	E	F	H	I
I. Federal Government	198,208	1,160,145	674,232	824,821	805,349	1,381,638	1,549,939	649,624
1) Treasury Bills	109,906	1,041,863	442,601	794,348	59,928	-	-	-
2) Pakistan Investment Bonds (PIBs)	76,432	118,282	231,631	30,472	745,421	1,381,638	1,549,939	649,624
a. Fixed Rate	76,432	118,282	21,009	548	247,218	423,677	903,230	248,099
b. Floating Rate	-	-	210,622	29,924	498,203	957,960	646,708	401,524
3) Others	11,870	-	-	-	-	-	-	-
II. Provincial Government	0	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	27,593	-	204	-	-	-	-	-
1) Quoted On The Stock Exchange	24,668	-	0	-	-	-	-	-
Financial Institutions	3,902	-	-	-	-	-	-	-
NFPSEs	2,613	-	-	-	-	-	-	-
Private Sector	14,137	-	0	-	-	-	-	-
2) Unquoted On The Stock Exchange	2,924	-	204	-	-	-	-	-
Financial Institutions	2,049	-	123	-	-	-	-	-
NFPSEs	579	-	-	-	-	-	-	-
Private Sector	146	-	-	-	-	-	-	-
V. DEBENTURES	3	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	4	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	787	-	59	15,033	1,237	243	5,199	273
IX. MUTUAL FUNDS	8,160	-	-	-	-	-	-	-
X. OTHERS	-	-	-	-	-	-	224	-
XI. Islamic Banking Products - Investments	40,987	-	4,785	11,782	245,158	130,886	162,394	76,375
a. Government Islamic Securities	40,521	-	-	10,255	245,158	101,425	157,687	69,949
1) GOP Ijara Sukuk	-	-	-	10,255	245,158	101,425	157,687	57,129
a. Variable Rental Rate	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	40,521	-	-	-	-	-	-	-
4) Other	-	-	-	-	-	-	-	12,821
b. Corporate Sukuks	396	-	-	1,526	-	29,461	4,707	6,426
1) Diminishing Musharaka Sukuk	-	-	-	-	-	17,958	3,158	1,753
2) Ijarah Sukuk	-	-	-	-	-	8,932	-	-
3) Modaraba Sukuk	-	-	-	-	-	1,980	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	396	-	-	1,526	-	592	1,548	4,672
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	70	-	4,785	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-
Total	275,742	1,160,145	679,279	851,635	1,051,744	1,512,767	1,717,755	726,272

Note: Investment shown in this table is based on market value.

*It includes investments with no maturity e.g. shares.

Securities/Shares and Term to Maturity

Banks

Jun, 2023

(Million Rupees)

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Total Investment
J	K	L	M	N	O	P	Q	
2,161,005	376,527	824,242	37,403	121	-	-	-	10,643,252
-	-	-	-	-	-	-	-	2,448,646
2,161,005	376,527	824,242	37,403	121	-	-	-	8,182,736
833,314	151,161	357,340	37,403	121	-	-	-	3,417,835
1,327,691	225,365	466,902	-	-	-	-	-	4,764,901
-	-	-	-	-	-	-	-	11,870
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
306	2,725	107,825	-	-	-	33,525	137,899	310,076
-	-	9,077	-	-	-	2,100	86,713	122,559
-	-	180	-	-	-	427	14,443	18,951
-	-	1,245	-	-	-	232	9,787	13,876
-	-	6,147	-	-	-	1,270	50,184	71,738
306	2,725	98,748	-	-	-	31,425	51,186	187,517
300	1,847	1,268	-	-	-	111	11,839	17,537
-	-	97,306	-	-	-	31,311	1,303	130,499
6	878	126	-	-	-	3	5,823	6,982
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	4
4,945	14,801	10,242	6,301	-	2,881	4,525	2,673	69,200
-	-	1,556	-	-	-	350	1,938	12,004
238	449	2,454	3,023	-	-	-	-	6,387
2,291,456	172,664	222,393	1,608	-	1,008	21,799	5,688	3,388,982
2,213,016	2,842	3,772	-	-	-	21,392	4,891	2,870,908
2,210,020	-	-	-	-	-	-	4,891	2,786,564
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
1,722	-	-	-	-	-	21,392	-	63,634
1,275	2,842	3,772	-	-	-	-	-	20,710
74,037	167,243	216,814	1,608	-	1,008	407	797	504,429
25,334	2,331	91,759	1,608	-	-	102	110	144,113
331	154,380	70,354	-	-	-	-	-	233,997
2,392	1,901	1,441	-	-	-	-	636	8,350
-	-	-	-	-	-	-	-	-
45,980	8,631	53,259	-	-	1,008	305	51	117,968
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
355	-	1,808	-	-	-	-	-	7,018
4,048	2,579	-	-	-	-	-	-	6,627
4,457,950	567,166	1,168,713	48,334	121	3,889	60,199	148,198	14,429,909

5.2.3 Classification of Investments in

Foreign
As on 30th

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
	A	B	C	D	E	F	H	I
I. Federal Government	-	122,727	702,472	-	72,586	4,795	32,510	-
1) Treasury Bills	-	122,727	700,993	-	72,586	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	1,480	-	-	4,795	32,510	-
a. Fixed Rate	-	-	-	-	-	4,795	21,586	-
b. Floating Rate	-	-	1,480	-	-	-	10,923	-
3) Others	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	-	-	-	-	-	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	-	-	-	-	-	-
a. Government Islamic Securities	-	-	-	-	-	-	-	-
1) GOP Ijara Sukuk	-	-	-	-	-	-	-	-
a. Variable Rental Rate	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	-	-	-	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	-	-
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-
Total	-	122,727	702,472	-	72,586	4,795	32,510	-

Note: Investment shown in this table is based on market value.

*It includes investments with no maturity e.g. shares.

Banks

(Million Rupees)

[illegible]

Regional Advances and Deposits

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

(Billion Rupees)										
Provinces/Regions	Category	Dec-22			Mar-23			Jun-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	33	601	633	40	680	719	46	691	738
	Govt.	85	3,476	3,560	110	3,415	3,525	91	3,613	3,704
	NFPSEs	10	1,106	1,116	24	1,226	1,251	14	1,411	1,424
	NBFCs & Fin Aux.	2	758	759	1	851	853	3	903	906
	Private Sector	286	4,528	4,813	283	4,789	5,072	384	5,152	5,536
	Trust Fund	8	584	592	6	584	591	13	603	616
	Personal	1,618	8,894	10,512	1,633	9,158	10,790	1,816	9,880	11,695
	Others	5	50	55	11	37	48	15	49	64
	Total	2,045	19,996	22,042	2,109	20,740	22,849	2,383	22,301	24,683
Punjab	Foreign	25	215	240	30	242	272	34	270	304
	Govt.	23	1,341	1,364	44	1,386	1,430	26	1,471	1,498
	NFPSEs	3	614	616	21	687	707	4	762	766
	NBFCs & Fin Aux.	0	131	131	0	114	114	0	127	128
	Private Sector	167	1,757	1,924	159	1,833	1,992	219	2,089	2,308
	Trust Fund	4	218	222	3	209	211	7	222	229
	Personal	925	4,463	5,388	947	4,670	5,617	1,067	5,104	6,172
	Others	1	11	12	2	10	12	1	10	11
	Total	1,146	8,750	9,896	1,205	9,150	10,355	1,360	10,056	11,416
Sindh	Foreign	2	288	290	2	325	327	2	316	318
	Govt.	11	768	778	15	728	743	12	793	804
	NFPSEs	5	230	235	2	248	249	7	286	292
	NBFCs & Fin Aux.	0	535	535	0	665	665	1	716	717
	Private Sector	56	2,054	2,110	58	2,186	2,244	60	2,123	2,183
	Trust Fund	1	260	261	1	275	276	2	274	276
	Personal	136	2,708	2,844	136	2,691	2,827	152	2,849	3,002
	Others	0	10	10	0	4	4	0	8	8
	Total	210	6,853	7,063	214	7,122	7,337	236	7,364	7,600
Khyber Pakhtunkhwa	Foreign	3	17	20	4	18	21	4	17	22
	Govt.	20	324	344	22	311	333	21	310	331
	NFPSEs	1	27	28	1	42	42	1	30	30
	NBFCs & Fin Aux.	0	50	50	0	31	31	0	2	2
	Private Sector	38	124	162	39	119	158	58	163	221
	Trust Fund	1	14	16	1	20	21	2	21	23
	Personal	294	641	935	289	653	942	312	700	1,012
	Others	2	21	23	2	16	18	0	13	13
	Total	360	1,217	1,578	357	1,210	1,567	397	1,256	1,654

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

(Billion Rupees)										
Provinces/Regions	Category	Dec-22			Mar-23			Jun-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	0	1	1	0	2	2	0	2	2
	Govt.	19	126	145	17	131	149	17	133	151
	NFPSEs	1	18	19	0	17	18	1	21	22
	NBFCs & Fin Aux.	-	1	1	-	1	1	0	1	1
	Private Sector	12	61	73	14	58	73	24	89	113
	Trust Fund	0	5	5	0	5	5	0	5	5
	Personal	49	165	214	57	175	232	65	190	256
	Others	2	1	3	7	1	8	14	1	15
	Total	83	378	461	97	390	487	122	443	564
Islamabad	Foreign	0	70	71	0	83	83	0	73	74
	Govt.	3	882	885	2	822	824	8	861	869
	NFPSEs	0	213	214	0	228	228	1	305	306
	NBFCs & Fin Aux.	-	29	29	-	28	28	-	47	47
	Private Sector	2	505	507	2	565	567	3	647	650
	Trust Fund	1	86	87	0	74	75	0	77	78
	Personal	17	683	700	16	693	710	18	732	750
	Others	0	7	7	0	6	6	0	17	17
	Total	23	2,476	2,500	21	2,500	2,520	30	2,760	2,790
Gilgit-Baltistan	Foreign	0	0	1	0	0	0	0	0	0
	Govt.	8	13	21	9	12	20	7	15	21
	NFPSEs	0	4	4	1	4	5	1	6	6
	NBFCs & Fin Aux.	1	5	6	1	7	8	1	3	4
	Private Sector	4	6	10	3	6	9	5	11	16
	Trust Fund	0	0	1	0	0	1	1	0	1
	Personal	17	28	45	15	37	52	18	37	54
	Others	0	0	0	0	0	0	0	0	0
	Total	31	56	87	29	67	96	32	72	104
AJK	Foreign	3	8	11	4	10	14	5	13	18
	Govt.	1	22	23	2	24	26	1	29	31
	NFPSEs	0	0	0	0	1	1	0	2	2
	NBFCs & Fin Aux.	0	6	6	0	5	6	0	6	6
	Private Sector	7	21	28	7	21	28	15	30	46
	Trust Fund	0	1	1	0	1	1	1	3	4
	Personal	180	207	387	173	238	410	183	267	450
	Others	0	0	0	0	0	0	0	0	0
	Total	191	266	457	186	300	486	206	350	556

Notes:

Outstanding Deposits show position of deposits held by banks at the end of the period.

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

Provinces/Regions	Category	Dec-22			Mar-23			Jun-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	0	0	-	0	0	-	0	0
	Govt.	31	1,182	1,213	30	1,406	1,436	29	1,859	1,887
	NFPSEs	-	1,350	1,350	-	1,507	1,507	-	1,658	1,658
	NBFCs & Fin Aux.	0	514	514	0	341	341	0	330	330
	Private Sector	243	7,081	7,324	296	6,730	7,025	275	6,516	6,790
	Trust Fund	-	16	16	-	15	15	-	14	14
	Personal	144	999	1,143	80	1,049	1,129	79	1,048	1,126
	Others	0	3	3	2	1	3	1	1	2
	Total	418	11,146	11,564	407	11,048	11,455	383	11,425	11,808
Punjab	Foreign	-	-	-	-	-	-	-	0	0
	Govt.	-	752	752	-	726	726	-	1,035	1,035
	NFPSEs	-	395	395	-	444	444	-	501	501
	NBFCs & Fin Aux.	-	29	29	-	36	36	-	36	36
	Private Sector	185	3,099	3,285	194	2,885	3,079	173	2,793	2,966
	Trust Fund	-	5	5	-	5	5	-	5	5
	Personal	11	386	398	36	336	372	34	344	378
	Others	0	0	1	1	0	2	1	1	1
	Total	196	4,667	4,863	231	4,433	4,664	208	4,715	4,923
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	31	380	410	30	349	379	29	392	420
	NFPSEs	-	625	625	-	718	718	-	845	845
	NBFCs & Fin Aux.	0	325	325	0	187	187	0	194	194
	Private Sector	39	3,024	3,063	37	2,922	2,959	37	2,901	2,938
	Trust Fund	-	5	5	-	5	5	-	4	4
	Personal	4	508	512	27	600	627	28	607	636
	Others	-	2	2	-	1	1	-	0	0
	Total	74	4,869	4,943	94	4,782	4,876	95	4,944	5,038
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	21	21	-	22	22	-	0	0
	NFPSEs	-	61	61	-	59	59	-	18	18
	NBFCs & Fin Aux.	-	0	0	-	1	1	-	0	0
	Private Sector	13	227	239	55	181	237	55	64	119
	Trust Fund	-	0	0	-	0	0	-	0	0
	Personal	127	57	184	8	70	77	7	51	57
	Others	-	-	-	-	-	-	-	-	-
	Total	140	366	506	63	334	397	62	133	195

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

Provinces/Regions	Category	Dec-22			Mar-23			Jun-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	2	2	-	2	2	-	2	2
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3	5	9	5	5	10	4	5	9
	Trust Fund	-	-	-	-	0	0	-	0	0
	Personal	1	2	3	7	5	12	7	5	12
	Others	0	-	0	0	-	0	0	-	0
	Total	4	10	14	12	13	25	12	12	24
Islamabad	Foreign	-	0	0	-	0	0	-	-	-
	Govt.	-	28	28	-	307	307	-	429	429
	NFPSEs	-	269	269	-	285	285	-	293	293
	NBFCs & Fin Aux.	-	160	160	-	117	117	-	100	100
	Private Sector	0	699	700	0	710	710	0	731	731
	Trust Fund	-	6	6	-	4	4	-	4	4
	Personal	0	44	44	0	32	33	0	35	35
	Others	-	0	0	-	0	0	-	0	0
	Total	0	1,206	1,207	1	1,455	1,456	1	1,592	1,593
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2	4	6	2	3	5	3	3	6
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0	1	1	0	1	2	0	1	2
	Others	-	-	-	-	-	-	-	-	-
	Total	3	5	7	3	4	7	3	4	8
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1	22	23	2	23	25	1	20	21
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0	1	2	2	5	6	2	5	7
	Others	-	-	-	-	-	-	-	-	-
	Total	1	23	25	4	27	31	3	24	28

Note:

"Outstanding Advances" means the advances recoverable at the end of the period. Advances does not include interbank placements and inland/ foreign/ import bills.

Regional Statistics on Disbursement and Utilization of Advances of Scheduled Banks

7.1 Province/Region-wise Disbursement and Utilization

(Billion Rs.)

Period	Province/ Region	Total Disbursement		Utilization in Same Region		Utilized in Other Regions		Disbursed from Other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
		Amount	%age	Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	%age	
Apr-Jun 2023 ^P	Punjab	4,549.27	38.48	4,452.58	97.87	96.69	2.13	800.69	5,253.28	44.44	115.48
	Sindh	5,399.49	45.68	5,094.95	94.36	304.53	5.64	86.01	5,180.97	43.83	95.95
	KPK	57.74	0.49	56.67	98.14	1.07	1.86	50.42	107.08	0.91	185.45
	Balochistan	9.83	0.08	9.70	98.75	0.12	1.25	114.20	123.90	1.05	1,260.97
	Islamabad	1,793.31	15.17	1,095.26	61.07	698.06	38.93	42.99	1,138.25	9.63	63.47
	Gilgit-Baltistan	4.28	0.04	4.24	99.09	0.04	0.91	0.81	5.05	0.04	118.14
	AJK	7.48	0.06	7.48	99.91	0.01	0.09	5.39	12.87	0.11	172.01
Total		11,821.40	100.00	10,720.88	90.69	1,100.52	9.31	1,100.52	11,821.40	100.00	
Jan-Mar 2023 ^R	Punjab	4,538.85	36.03	4,364.15	96.15	174.69	3.85	207.12	4,571.27	36.29	100.71
	Sindh	6,532.93	51.87	6,392.25	97.85	140.68	2.15	159.76	6,552.01	52.02	100.29
	KPK	83.30	0.66	81.81	98.21	1.49	1.79	65.69	147.50	1.17	177.08
	Balochistan	9.67	0.08	9.47	97.88	0.21	2.12	49.97	59.44	0.47	614.37
	Islamabad	1,417.33	11.25	1,226.79	86.56	190.55	13.44	19.62	1,246.40	9.90	87.94
	Gilgit-Baltistan	4.70	0.04	4.67	99.49	0.02	0.51	0.58	5.26	0.04	111.89
	AJK	9.13	0.07	9.11	99.84	0.01	0.16	4.92	14.03	0.11	153.67
Total		12,595.90	100.00	12,088.25	95.97	507.65	4.03	507.65	12,595.90	100.00	

Notes:

1. Totals may differ due to rounding off.

2. - : Value is zero, .. : Amount is less than 5.0 million.

“Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 31st Mar, 1st Apr - 30th Jun, 1st Jul - 30th Sep & 1st Oct - 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.”

“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.

7.2 Province/Region-wise Advances by place of Disbursement and Utilization

(Billion Rs.)

Place of Disbursement	Place of Utilization	Apr-Jun 2023 ^P		Jan-Mar 2023 ^R	
		Amount	%age	Amount	%age
Punjab	Punjab	4,452.58	97.87	4,364.15	96.15
	Sindh	69.26	1.52	142.54	3.14
	KPK	10.36	0.23	9.85	0.22
	Balochistan	0.06	-	0.33	0.01
	Islamabad	15.27	0.34	18.60	0.41
	Gilgit-Baltistan	0.08	-	0.08	-
	AJK	1.66	0.04	3.28	0.07
Punjab Total		4,549.27	100.00	4,538.85	100.00
Sindh	Punjab	136.09	2.52	57.60	0.88
	Sindh	5,094.95	94.36	6,392.25	97.85
	KPK	23.37	0.43	31.02	0.47
	Balochistan	113.94	2.11	49.62	0.76
	Islamabad	26.70	0.49	0.36	0.01
	Gilgit-Baltistan	0.73	0.01	0.49	0.01
	AJK	3.71	0.07	1.60	0.02
Sindh Total		5,399.49	100.00	6,532.93	100.00
KPK	Punjab	0.08	0.14	0.16	0.20
	Sindh	0.01	0.01	0.68	0.81
	KPK	56.67	98.14	81.81	98.21
	Balochistan	-	-	-	-
	Islamabad	0.98	1.70	0.64	0.76
	Gilgit-Baltistan	-	-	-	-
	AJK	..	0.010	0.01	0.01
KPK Total		57.74	100.00	83.30	100.00
Balochistan	Punjab	..	-	..	-
	Sindh	0.12	1.25	0.20	2.12
	KPK	-	-	..	0.01
	Balochistan	9.70	98.75	9.47	97.88
	Islamabad	-	-	-	-
	Gilgit-Baltistan	-	-	-	-
	AJK	-	-	-	-
Balochistan Total		9.83	100.00	9.67	100.00
Islamabad	Punjab	664.51	37.06	149.33	10.54
	Sindh	16.63	0.93	16.34	1.15
	KPK	16.69	0.93	24.82	1.75
	Balochistan	0.20	0.01	0.02	-
	Islamabad	1,095.26	61.07	1,226.79	86.56
	Gilgit-Baltistan	0.01	-	0.01	-
	AJK	0.02	-	0.02	-
Islamabad Total		1,793.31	100.00	1,417.33	100.00
Gilgit-Baltistan	Punjab	0.01	0.17	..	0.09
	Sindh	-	-	-	-
	KPK	-	-	..	-
	Balochistan	..	0.01	..	0.01
	Islamabad	0.03	0.73	0.02	0.41
	Gilgit-Baltistan	4.24	99.09	4.67	99.49
	AJK	-	-	-	-
Gilgit-Baltistan Total		4.28	100.00	4.70	100.00
AJK	Punjab	0.01	0.07	0.01	0.11
	Sindh	-	-	..	-
	KPK	-	-	..	0.01
	Balochistan	-	-	-	-
	Islamabad	..	0.02	..	0.04
	Gilgit-Baltistan	-	-	-	-
	AJK	7.48	99.91	9.11	99.84
AJK Total		7.48	100.00	9.13	100.00
Grand Total		11,821.40		12,595.90	

Notes:

1. Totals may differ due to rounding off.

2. - : Value is zero, .. : Amount is less than 5.0 million.

7.3 Province/Region-wise Advances by Place of Utilization and Disbursement

(Billion Rs.)

Place of Utilization	Place of Disbursement	Apr-Jun 2023 ^P		Jan-Mar 2023 ^R	
		Amount	%age	Amount	%age
Punjab	Punjab	4,452.58	84.76	4,364.15	95.47
	Sindh	136.09	2.59	57.60	1.26
	KPK	0.08	-	0.16	-
	Balochistan	..	-	..	-
	Islamabad	664.51	12.65	149.33	3.27
	Gilgit-Baltistan	0.01	-	..	-
	AJK	0.01	-	0.01	-
Punjab Total		5,253.28	100.00	4,571.27	100.00
Sindh	Punjab	69.26	1.34	142.54	2.18
	Sindh	5,094.95	98.34	6,392.25	97.56
	KPK	0.01	-	0.68	0.01
	Balochistan	0.12	-	0.20	-
	Islamabad	16.63	0.32	16.34	0.25
	Gilgit-Baltistan	-	-	-	-
	AJK	-	-	..	-
Sindh Total		5,180.97	100.00	6,552.01	100.00
KPK	Punjab	10.36	9.68	9.85	6.68
	Sindh	23.37	21.82	31.02	21.03
	KPK	56.67	52.92	81.81	55.46
	Balochistan	-	-	..	-
	Islamabad	16.69	15.58	24.82	16.83
	Gilgit-Baltistan	-	-	..	-
	AJK	-	-	..	-
KPK Total		107.08	100.000	147.50	100.000
Balochistan	Punjab	0.06	0.05	0.33	0.55
	Sindh	113.94	91.96	49.62	83.48
	KPK	-	-	-	-
	Balochistan	9.70	7.83	9.47	15.93
	Islamabad	0.20	0.17	0.02	0.03
	Gilgit-Baltistan	..	-	..	-
	AJK	-	-	-	-
Balochistan Total		123.90	100.00	59.44	100.00
Islamabad	Punjab	15.27	1.34	18.60	1.49
	Sindh	26.70	2.35	0.36	0.03
	KPK	0.98	0.09	0.64	0.05
	Balochistan	-	-	-	-
	Islamabad	1,095.26	96.22	1,226.79	98.43
	Gilgit-Baltistan	0.03	-	0.02	-
	AJK	..	-	..	-
Islamabad Total		1,138.25	100.00	1,246.40	100.00
Gilgit-Baltistan	Punjab	0.08	1.53	0.08	1.59
	Sindh	0.73	14.45	0.49	9.24
	KPK	-	-	-	-
	Balochistan	-	-	-	-
	Islamabad	0.01	0.16	0.01	0.25
	Gilgit-Baltistan	4.24	83.87	4.67	88.92
	AJK	-	-	-	-
Gilgit-Baltistan Total		5.05	100.00	5.26	100.00
AJK	Punjab	1.66	12.92	3.28	23.38
	Sindh	3.71	28.84	1.60	11.43
	KPK	..	0.04	0.01	0.07
	Balochistan	-	-	-	-
	Islamabad	0.02	0.13	0.02	0.15
	Gilgit-Baltistan	-	-	-	-
	AJK	7.48	58.08	9.11	64.97
AJK Total		12.87	100.00	14.03	100.00
Grand Total		11,821.40		12,595.90	

Notes:

1. Totals may differ due to rounding off.

2. - : Value is zero, .. : Amount is less than 5.0 million.

Microfinance Banks

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Dec-22	Mar-23	Jun-23
Assets	805,248,303	782,369,086	792,443,586
I. Currency and Deposits	81,947,823	72,280,580	89,611,146
1. Currency	9,641,415	8,203,797	8,537,483
2. Transferable Deposits	62,144,120	43,467,309	63,698,767
3. Restricted/ compulsory deposits	5,659,392	789,601	849,398
4 Other Deposits	4,502,896	19,819,873	16,525,498
II. Securities (other than shares)	225,642,426	170,299,743	159,146,200
1. Short-term	143,968,239	81,658,791	59,073,795
2. Long-term	81,674,187	88,640,951	100,072,404
III. Loans extended (Advances)¹	419,049,741	442,066,477	450,451,282
1. Short-term	269,906,846	285,114,203	298,050,853
A) Money at call	-	5,681,760	958,752
B) Reverse Repo	4,893,064	997,319	897,930
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	265,013,782	278,435,124	296,194,171
2. Long-term	149,142,895	156,952,275	152,400,429
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	145,136	207,157	169,740
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	27,486,313	45,094,773	37,891,331
1. Trade credit and advances	21,219	24,119	42,162
2. Others	27,465,094	45,070,654	37,849,169
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	84	70	70
D) Miscellaneous assets residents sector	27,465,010	45,070,584	37,849,099
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	50,976,864	52,420,355	55,173,887
1. Produced assets	50,030,580	51,359,306	53,556,292
A) Tangible fixed assets	40,237,746	41,019,644	42,913,260
a) Dwellings	2,394,867	2,482,346	2,568,286
i) Building on freehold land	-	-	-
ii) Building on leasehold land	2,394,867	2,482,346	2,568,286
b) Other buildings and structures	6,917,314	8,215,761	9,523,195
i) Building on freehold land	-	-	915,000
ii) Building on leasehold land	6,917,314	8,215,761	8,608,195
c) Machinery and equipment	22,639,158	22,422,806	23,698,152
i) Transport equipment	1,685,728	1,708,309	1,739,548
ii) Furniture & Fixtures	3,419,347	3,899,840	3,670,767
iii) Office equipment	12,326,439	11,198,239	12,987,056
iv) Other machinery & equipment	5,207,644	5,616,418	5,300,781
d) Other tangible fixed assets n.e.s	8,286,407	7,898,732	7,123,627
B) Intangible fixed assets	9,792,834	10,339,662	10,643,033
a) Computer software	8,554,775	9,166,582	9,350,315
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	1,238,059	1,173,080	1,292,718
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	946,284	1,061,049	1,617,595
A) Tangible non-produced assets	919,446	1,037,053	1,596,470
a) Land	169,989	(103,746)	(295,245)
i) Land underlying Buildings and structures	169,989	(103,746)	(295,245)
1. Freehold land	169,989	(103,746)	(295,245)
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	749,457	1,140,799	1,891,715
B) Intangible non-produced assets	26,838	23,996	21,125
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	26,838	23,996	21,125

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Dec-22	Mar-23	Jun-23
Liabilities	805,248,303	782,369,086	792,443,586
I. Deposits²	521,991,600	494,605,883	528,313,781
1. Transferable Deposits	396,049,123	309,369,015	400,872,574
2. Restricted/ compulsory deposits	-	-	-
3. Other deposits	125,942,477	185,236,868	127,441,207
II. Securities (other than shares bonds/ debentures etc.)	9,104,097	8,998,592	8,790,075
1. Short-term	-	-	-
2. Long-term	9,104,097	8,998,592	8,790,075
III. Loans (Borrowings)	141,808,938	125,252,068	91,943,774
1. Short-term	12,075,929	15,607,574	9,200,738
A) Money at call	1,473,461	-	-
B) Repurchase agreements (Repo)	-	6,767,175	1,953,606
C) Other short-term borrowings	10,602,468	8,840,399	7,247,132
2. Long-term borrowings	129,733,009	109,644,494	82,743,036
IV. Financial Derivatives	-	-	-
V. Other accounts payable	87,617,045	110,736,873	121,671,284
1. Provision for losses	22,333,700	28,563,424	32,339,134
A) Provision for loan losses-Specific	18,359,595	23,546,122	26,113,629
B) Provision for loan losses-General	3,974,105	5,017,302	6,225,505
C) Provision for other losses	-	-	-
2. Accumulated Depreciation	26,747,565	28,121,928	29,656,260
3. Other accounts payable other resident Sectors	38,535,780	54,051,521	59,675,889
A) Dividends payable	-	-	-
B) Settlement accounts	-	-	-
C) Items in the process of collection	168,185	244,717	152,348
D) Miscellaneous liability items	38,367,595	53,806,804	59,523,541
a) Suspense account	-	-	-
b) Provision for expected costs	3,498,304	1,517,509	1,750,585
c) Deferred tax liabilities	-	-	-
d) Accrued wages	402,074	224,636	344,681
e) Accrued rent	-	327	462
f) Accrued taxes	971,564	922,682	400,469
g) Other miscellaneous liability items	33,495,653	51,141,650	57,027,344
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	44,726,623	42,775,669	41,724,671
1. Quoted	4,289,850	13,003,447	13,003,447
2. Non quoted	34,489,900	24,957,136	25,137,136
3. Investment fund shares	-	-	-
4. Retained earnings	(27,510,211)	(48,208,803)	(47,977,794)
5. Current year result	(15,682,043)	117,609	(2,202,373)
6. General and special reserve	49,544,824	53,493,587	53,830,657
7. Valuation adjustments	(405,697)	(587,307)	(66,401)

Notes:

1: Total advances shown in assets may differ from advances presented in multiple tables of MFBs' advances due to inclusion of interbank advances and accrued interest on advances.

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

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jan-Mar 2023 R	Apr-Jun 2023 R
A. Mark-Up/Return/Interest Earned	48,122,270	48,100,004	54,283,150
1. Loans and advances	26,333,926	28,584,133	31,617,846
2. Investments	4,893,208	7,279,609	8,201,861
3. Lendings to financial institutions	311,732	153,834	144,570
4. Balances with banks	2,239,324	1,792,539	1,745,029
5. Income from inter-office lending	14,320,185	10,172,170	12,476,167
6. Other	23,895	117,719	97,677
B. Mark-Up/Return/Interest Expensed	31,091,585	31,101,869	35,722,633
1. Deposits	13,670,823	15,638,116	17,812,517
2. Borrowings	2,330,420	4,580,279	4,521,919
3. Subordinated debt	444,263	544,060	756,756
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	-	-	-
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	320,833	164,532	152,598
6. Expense on inter-office borrowing	14,320,185	10,172,109	12,476,167
7. Other	5,062	2,773	2,676
I. Net Mark-Up/Return/Interest Income (A - B)	17,030,685	16,998,135	18,560,517
C. Non Mark-Up/Return/Interest Income	6,840,839	6,757,153	7,603,808
1. Fee & Commission Income	3,741,798	3,846,355	5,113,363
i. Branch banking customer fees	913,008	1,270,035	1,443,305
ii. Consumer finance related fees	215,892	177,328	195,748
iii. Card related fees (debit and credit cards)	85,439	88,798	110,037
iv. Credit related fees	574,627	28,311	728,829
v. Investment banking fee	-	-	-
vi. Commission on trade	192	192	218
vii. Commission on guarantees	-	-	-
viii. Commission on cash management	4,214	4,720	5,136
ix. Commission on remittances including home remittances	802	(8)	313
x. Commission on utility bills	82	482	908
xi. Commission income - Bancassurance	20,550	(5,213)	5,769
xii. Rent on lockers	323	41	264
xiii. Commission on investments services	-	-	-
xiv. Other Commission	1,926,669	2,281,669	2,622,836
2. Dividend Income	-	-	-
3. Foreign exchange income	-	-	-
4. Income from derivatives	-	-	-
5. Gain on securities	(5,517)	(1,481)	(1,646)
i. Realised	1,124	181	1,496
ii. Unrealised - held for trading	(6,641)	(1,662)	(3,142)
6. Other Income	3,104,558	2,912,279	2,492,091
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	73,018	6,905	44,477
iii. Loss on termination of lease liability against right of use assets	51,164	10,945	(1,972)
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	2,980,376	2,894,429	2,449,586
II. Total Income (I + C)	23,871,524	23,755,288	26,164,325

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jan-Mar 2023 R	Apr-Jun 2023 R
D. Non Mark-UP/Return/Interest Expenses	21,640,308	20,035,420	22,076,515
1. Operating expenses	21,563,851	19,711,253	22,024,942
i. Total compensation expense	5,872,724	6,007,942	6,196,387
ii. Property expense	3,785,404	4,024,901	4,679,221
a. Rent and taxes	73,538	368,804	339,555
b. Insurance	387,691	540,845	514,918
c. Utilities cost	397,254	356,722	450,209
d. Lease rental	324,293	155,686	116,551
e. Fuel expense generators	146,616	150,079	139,027
f. Security (including guards)	380,693	434,698	444,213
g. Repair and maintenance (including janitorial charges)	555,984	403,645	1,055,577
h. Depreciation on right-of-use assets	248,600	393,734	335,133
i. Depreciation	1,270,735	1,220,688	1,284,037
iii. Information technology expenses	1,069,189	1,623,678	996,166
iv. Other operating expenses	10,836,535	8,054,733	10,153,168
2. Workers welfare fund	60,008	322,086	49,320
3. Other charges	16,449	2,081	2,253
i. Penalties imposed by State Bank of Pakistan	15,397	1,014	594
ii. Penalties imposed by other regulatory bodies (to be specified)	10	-	401
iii. Others (to be specified, if material)	1,042	1,067	1,258
III. Profit before provisions (II - D)	2,231,215	3,719,868	4,087,811
E. Provisions / (reversals) and write offs - net	8,807,486	5,989,297	4,005,293
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	8,856,303	6,850,436	4,778,014
4. (Reversals) / provisions against off balance sheet items	-	-	-
5. Reversals against other assets	70,150	(264,041)	(99,947)
6. Recovery of written off / charged off bad debts	(118,967)	(597,098)	(672,774)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	(6,576,270)	(2,269,428)	82,518
G. Taxation	(1,871,654)	(61,536)	(136,736)
1. Current	304,308	1,211,931	1,469,035
2. Prior	82,430	57,584	57,584
3. Deferred	(2,258,392)	(1,331,051)	(1,663,356)
V. Profit After Taxation (IV - G)	(4,704,616)	(2,207,893)	219,254
Notes on Human Resources			
Number of Employees*	26,469	27,185	27,042
1. Permanent	19,233	19,725	19,624
a. Male	16,741	17,335	17,166
b. Female	2,492	2,390	2,458
2. Contractual	7,236	7,460	7,418
a. Male	6,376	6,480	6,392
b. Female	860	980	1,026

* Number of employees are as on end period and are shown in actual numbers.

8.3 Deposits Distributed by Type of Accounts

Microfinance Banks						(Thousand Rupees)
Type of Account	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	88,634,033	120,523,196	92,361,878	122,446,063	94,010,252	135,569,195
II. Call Deposits	1,795	366,567	1,749	448,128	1,856	872,399
III. Other Deposit Accounts	129,047	3,832	131	4,078	398	4,488
IV. Saving Deposits	1,947,185	198,859,086	2,517,480	174,911,355	2,813,964	178,537,255
V. Fixed or Term Deposits	94,895	191,302,795	92,969	185,458,451	98,638	201,583,121
1) Less Than Three Months	2,393	7,709,660	960	3,444,064	1,279	5,709,031
2) For Three Months and Over but Less Than Six Months	1,953	16,162,609	2,063	9,186,346	1,640	8,889,429
3) For Six Months and Over but Less Than One Year	2,927	15,625,851	2,877	12,410,036	3,952	13,139,496
4) For One Year & Over but Less Than Two Years	34,779	104,273,142	41,825	116,215,602	45,839	121,425,018
5) For Two Years & Over but Less Than Three Years	2,832	4,317,005	2,521	4,308,173	3,097	5,204,666
6) For Three Years & Over but Less Than Four Years	37,591	32,568,431	31,399	30,533,718	33,499	40,286,745
7) For Four Years & Over but Less Than Five Years	206	159,588	130	98,252	60	36,043
8) For Five Years & Over but Less Than Ten Years	12,214	10,486,509	11,194	9,262,259	9,272	6,892,693
9) For Ten Years and Over	-	-	-	-	-	-
Total	90,806,955	511,055,476	94,974,207	483,268,074	96,925,108	516,566,457

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Dec-22	Mar-23	Jun-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
b) Other	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
b) Other	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	511,055,476	483,268,074	135,569,195	872,399	4,488	178,537,255
I. GOVERNMENT	35,936,470	34,871,772	6,512,452	220	-	8,173,130
A. Federal Government	21,741,644	19,981,101	2,437,513	-	-	6,354,178
B. Provincial Governments	14,033,385	14,723,248	4,074,407	100	-	1,719,415
C. Local Bodies	161,441	167,422	533	120	-	99,537
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	729,136	190,824	710	33	-	1,361,312
Agriculture, hunting and forestry	33	33	-	33	-	-
Services	18	851	710	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	1,471	40,694	-	-	-	2,730
Manufacturing	726,166	148,596	-	-	-	1,352,137
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	1,448	649	-	-	-	6,445
III. NON-BANK FINANCIAL INSTITUTIONS	121,598,953	99,589,521	489,131	532	-	80,492,680
Mutual Funds and AMCs	66,112,443	63,066,905	116	-	-	50,777,387
Insurance & Pension Funds	2,867,975	1,598,784	196,393	532	-	1,571,515
MFIs and DFIs	14,797,014	7,062,367	15,004	-	-	4,787,970
Stock Exchange & Brokerage Houses	24,960	25,817	4,114	-	-	13,029
Modarabas	11,703	11,706	396	-	-	5,026
Other NBFIs	37,784,858	27,823,942	273,107	-	-	23,337,753
IV. PRIVATE SECTOR (BUSINESS)	37,980,551	36,252,213	4,461,316	338,759	-	19,118,557
A. Agriculture, forestry and fishing	3,501,296	3,328,895	783,106	4	-	1,800,282
1. Crop and animal production, hunting and related service activities	3,117,537	2,944,620	783,091	4	-	1,796,061
Growing of Wheat, Rice, Sugar Cane & Cotton	2,152,973	2,028,544	619,441	4	-	1,252,125
Growing of tropical, subtropical, pome and stone fruits & vegetables	2,634	5,561	26,727	-	-	561
Growing of other fruits, vegetables and crops	32,623	21,902	7,179	-	-	5,469
Raising of livestock and other related activities	211,434	186,411	28,865	-	-	77,069
Other agricultural support activities	717,874	702,202	100,879	-	-	460,836
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	693	712	-	-	-	730
03 - Fishing and aquaculture	383,066	383,563	14	-	-	3,492
B. Mining and quarrying	15,015	4,131	684	-	-	5,992
05 - Mining of coal and lignite	1	1	-	-	-	-
06 - Extraction of crude petroleum and natural gas	14,003	4,103	163	-	-	5,989
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	21	26	520	-	-	3
09 - Mining support service activities	990	2	2	-	-	-
C. Manufacturing	5,031,071	2,445,932	390,016	1	-	1,713,009
10 - Manufacture of food products	1,494,046	585,566	125,340	-	-	116,955
11 - Manufacture of beverages	2,933	2,109	1,282	-	-	10,756
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	230,973	281,754	16,948	-	-	385,739
Preparation and spinning of textile fibres	42,821	58,060	3,383	-	-	41,701
Weaving of textiles	29,043	31,526	7,328	-	-	6,807
Finishing of textiles	3,721	302	289	-	-	8
Manufacture of knitted and crocheted fabrics	1,020	3,807	687	-	-	-
Manufacture of made-up textile articles, except apparel	17,210	12,951	4,594	-	-	6,298
Manufacture of carpets and rugs	133,733	174,181	0	-	-	330,846
Manufacture of other textiles n.e.c.	3,424	926	666	-	-	79
14 - Manufacture of wearing apparel	186,772	215,126	127,156	-	-	147,606
15 - Manufacture of leather and related products	1,324	1,206	925	-	-	554
			75	-	-	1

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Jun-23									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
14,598,460	13,139,496	121,425,018	5,204,666	40,286,745	36,043	6,892,693	-	201,583,121	516,566,457
373,808	449,732	19,071,596	159,100	83,024	-	57,000	-	20,194,259	34,880,062
51,900	-	8,533,383	16,000	41,250	-	55,000	-	8,697,533	17,489,223
321,908	449,732	10,509,813	115,100	-	-	2,000	-	11,398,552	17,192,474
-	-	28,400	28,000	41,774	-	-	-	98,174	198,364
-	-	-	-	-	-	-	-	-	1,362,055
-	-	-	-	-	-	-	-	-	33
-	-	-	-	-	-	-	-	-	710
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	2,730
-	-	-	-	-	-	-	-	-	1,352,137
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	6,445
2,429,254	536,900	5,546,280	-	-	-	-	-	8,512,434	89,494,776
-	-	-	-	-	-	-	-	-	50,777,503
50,000	-	331,200	-	-	-	-	-	381,200	2,149,641
600,000	-	1,095,000	-	-	-	-	-	1,695,000	6,497,974
-	-	-	-	-	-	-	-	-	17,143
7,254	-	-	-	-	-	-	-	7,254	12,676
1,772,000	536,900	4,120,080	-	-	-	-	-	6,428,980	30,039,840
4,768,535	5,443,853	7,330,975	266,025	693,705	7,593	128,737	-	18,639,423	42,558,055
84,663	73,642	753,568	43,439	248,315	2,775	30,060	-	1,236,462	3,819,854
84,663	73,642	373,568	43,439	222,815	2,775	30,060	-	830,962	3,410,118
17,365	15,103	203,588	32,143	199,884	2,725	30,060	-	500,868	2,372,437
-	1,100	1,574	-	-	-	-	-	2,674	29,962
-	-	28,704	500	2,650	-	-	-	31,854	44,502
2,133	1,458	39,400	2,200	14,096	-	-	-	59,287	165,221
65,165	55,981	100,302	8,596	6,185	50	-	-	236,279	797,994
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	730
-	-	380,000	-	25,500	-	-	-	405,500	409,006
-	-	-	-	-	-	-	-	-	6,676
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	6,152
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	523
-	-	-	-	-	-	-	-	-	2
61,654	141,750	253,100	4,560	6,484	-	-	-	467,548	2,570,575
800	4,200	12,250	-	150	-	-	-	17,400	259,695
-	-	-	-	-	-	-	-	-	12,038
-	-	-	-	-	-	-	-	-	-
-	650	12,250	-	-	-	-	-	12,900	415,587
-	-	5,800	-	-	-	-	-	5,800	50,884
-	-	6,000	-	-	-	-	-	6,000	20,135
-	-	-	-	-	-	-	-	-	297
-	-	-	-	-	-	-	-	-	687
-	650	450	-	-	-	-	-	1,100	11,992
-	-	-	-	-	-	-	-	-	330,846
-	-	-	-	-	-	-	-	-	746
-	2,400	4,200	-	-	-	-	-	6,600	281,362
-	-	-	-	-	-	-	-	-	1,480
-	-	-	-	-	-	-	-	-	-

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Dec-22	Mar-23	Jun-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	142	255	75	-	-	1
Manufacture of luggage, handbags and the like, saddlery and harness	427	439	7	-	-	446
Manufacture of footwear	755	512	844	-	-	107
a. Leather wear	754	510	843	-	-	106
b. Rubber and Plastic wear	1	2	1	-	-	1
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	809	796	736	-	-	5
17 - Manufacture of paper and paper products	5,280	1,378	1,371	-	-	0
18 - Printing and reproduction of recorded media	10,822	10,363	4,358	-	-	2,931
Printing and other service activities related to printing	10,822	10,363	4,358	-	-	2,931
Reproduction of recorded media	-	0	0	-	-	-
19 - Manufacture of coke and refined petroleum products	6,982	3,173	5,452	-	-	40
20 - Manufacture of chemicals and chemical products	2,148,418	511,243	4,117	-	-	754,998
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	8,286	10,923	16,165	-	-	164
22 - Manufacture of rubber and plastics products	10,781	8,446	758	-	-	1
23 - Manufacture of other non-metallic mineral products	9,801	20,102	28,592	-	-	8,432
24 - Manufacture of basic metals	41,571	6,455	2,516	-	-	11,244
25 - Manufacture of fabricated metal products, except machinery and equipment	211	211	211	-	-	-
26 - Manufacture of computer, electronic and optical products	10,713	6,091	1,180	-	-	1,163
27 - Manufacture of electrical equipment	3,071	12,543	3,589	-	-	8,089
28 - Manufacture of machinery and equipment	507	1,367	112	-	-	506
29 - Manufacture of motor vehicles, trailers and semi-trailers	179	351	373	-	-	-
30 - Manufacture of other transport equipment	1	455	-	-	-	522
31 - Manufacture of furniture	15,531	21,011	2,317	-	-	3,383
32 - Other manufacturing	841,990	745,250	46,509	1	-	259,920
Manufacture of jewellery and related articles	32,796	73,334	2,844	-	-	10,328
Manufacture of imitation jewellery and related articles	2,166	737	3	-	-	691
Manufacture of musical instruments	486	32	-	-	-	33
Manufacture of sports goods	2,756	2,645	2	-	-	2,003
Manufacture of games and toys	-	1	1	-	-	-
Manufacture of medical and dental instruments and supplies	6,982	6,251	2,248	-	-	438
Manufacture of Handicrafts	3,624	4,540	270	-	-	2,189
Other manufacturing n.e.c.	793,180	657,711	41,141	1	-	244,237
33 - Repair and installation of machinery and equipment	69	14	9	-	-	-
D. Electricity, gas, steam and air conditioning supply	32,622	18,074	2,303	-	-	21,231
Electric power generation, transmission and distribution	17,082	18,035	2,271	-	-	17,495
a) Hydal	6,225	7,164	249	-	-	6,790
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	183	190	1,997	-	-	12
f) Other	10,674	10,681	25	-	-	10,693
Manufacture of gas; distribution of gaseous fuels through mains	14,377	26	26	-	-	-
Steam and air conditioning supply	1,163	13	6	-	-	3,737
E. Water supply; sewerage, waste management and remediation activities	17	1,256	390	-	-	1
36 - Water collection, treatment and supply	11	1,250	385	-	-	0
37 - Sewerage	1	1	-	-	-	1
38 - Waste collection, treatment and disposal activities; materials recovery	-	0	0	-	-	-
39 - Remediation activities and other waste management services	5	5	5	-	-	-
F. Construction	698,949	664,022	246,159	257,112	-	554,998
41 - Construction of buildings	650,481	595,931	62,445	257,046	-	417,402
42 - Civil engineering	47,287	66,914	183,551	66	-	136,254
43 - Specialized construction activities	1,181	1,177	164	-	-	1,341

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Jun-23									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-	76
-	-	-	-	-	-	-	-	-	453
-	-	-	-	-	-	-	-	-	951
-	-	-	-	-	-	-	-	-	949
-	-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-	741
-	-	-	-	-	-	-	-	-	1,372
-	-	-	-	-	-	-	-	-	7,289
-	-	-	-	-	-	-	-	-	7,288
-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-	5,492
-	16,800	-	-	-	-	-	-	16,800	775,915
-	-	5,000	-	3,284	-	-	-	8,284	24,614
-	-	-	-	-	-	-	-	-	759
-	-	-	-	-	-	-	-	-	37,024
-	-	-	-	-	-	-	-	-	13,761
-	-	-	-	-	-	-	-	-	211
-	-	1,000	-	-	-	-	-	1,000	3,343
-	-	-	-	-	-	-	-	-	11,677
-	-	-	-	-	-	-	-	-	617
-	-	-	-	-	-	-	-	-	373
-	-	-	-	-	-	-	-	-	522
-	-	-	160	-	-	-	-	160	5,860
60,854	117,700	218,400	4,400	3,050	-	-	-	404,404	710,834
4,100	2,100	4,100	300	2,000	-	-	-	12,600	25,773
-	-	-	-	-	-	-	-	-	695
-	-	-	-	-	-	-	-	-	33
-	-	-	-	-	-	-	-	-	2,005
-	-	-	-	-	-	-	-	-	1
450	-	-	-	250	-	-	-	700	3,386
-	-	500	-	-	-	-	-	500	2,959
56,304	115,600	213,800	4,100	800	-	-	-	390,604	675,983
-	-	-	-	-	-	-	-	-	9
-	-	-	50	100	-	278	-	428	23,962
-	-	-	50	100	-	278	-	428	20,194
-	-	-	-	-	-	278	-	278	7,317
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	50	100	-	-	-	150	2,159
-	-	-	-	-	-	-	-	-	10,718
-	-	-	-	-	-	-	-	-	26
-	-	-	-	-	-	-	-	-	3,742
-	-	-	-	-	-	-	-	-	391
-	-	-	-	-	-	-	-	-	385
-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-	5
-	30,015	2,795	50,000	44,906	-	-	-	127,716	1,185,985
-	30,015	1,200	50,000	44,906	-	-	-	126,121	863,014
-	-	1,595	-	-	-	-	-	1,595	321,466
-	-	-	-	-	-	-	-	-	1,505

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Dec-22	Mar-23	Jun-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	6,666,966	6,943,914	1,643,182	55,079	-	2,490,347
45 - Wholesale and retail trade and repair of motor vehicles and	114,603	94,819	45,531	-	-	56,122
46 - Wholesale trade, except of motor vehicles and motorcycles	3,122,994	3,001,018	456,185	55,078	-	1,212,399
47 - Retail trade, except of motor vehicles and motorcycles	3,429,368	3,848,078	1,141,467	1	-	1,221,826
H. Transportation and storage	113,276	291,041	59,055	36	-	21,609
49 - Land transport and transport via pipelines	69,156	50,801	42,532	36	-	5,997
50 - Water transport	-	0	0	-	-	-
51 - Air transport	22,212	1,917	2,127	-	-	-
52 - Warehousing and support activities for transportation	12,105	26,012	151	-	-	15,578
53 - Courier activities other than national post activities	9,804	212,311	14,245	-	-	34
I. Accommodation and food service activities	379,464	377,725	13,690	-	-	21,934
55 - Accommodation	362,679	362,489	8,420	-	-	10,924
56 - Food and beverage service activities	16,785	15,236	5,269	-	-	11,010
J. Information and communication	6,121,276	7,312,716	368,727	100	-	2,026,684
58 - Publishing activities	8,207	4,713	3,170	-	-	20,200
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,019	735	295	-	-	126
60 - Programming and broadcasting activities	5	5	5	-	-	-
61 - Telecommunications	5,593,816	5,932,873	245,115	100	-	825,796
62 - Computer programming, consultancy and related activities	145,302	52,920	40,231	-	-	90,736
63 - Information service activities	372,927	1,321,468	79,910	-	-	1,089,825
K. Real estate activities	307,782	232,924	35,871	1,000	-	168,707
L. Professional, scientific and technical activities	1,622,199	1,775,958	70,101	556	-	818,556
69 - Legal and accounting activities	547,405	633,461	21,608	-	-	381,063
70 - Activities of head offices; management consultancy activities	206,224	208,328	8,329	-	-	182,062
71 - Architectural and engineering activities; technical testing and analysis	113,829	106,221	5,422	556	-	49,121
72 - Scientific research and development	6,415	7,277	49	-	-	7,346
73 - Advertising and market research	84,518	87,224	27,886	-	-	30,768
74 - Other professional, scientific and technical activities	662,751	732,637	6,804	-	-	168,194
75 - Veterinary activities	1,057	810	2	-	-	2
M. Administrative and support service activities	630,429	710,116	102,536	434	-	137,558
77 - Rental and leasing activities	16,422	28,390	187	-	-	4,191
78 - Employment activities	107	52	51	-	-	50
79 - Travel agency, tour operator, reservation service and related activities	133,451	124,662	28,285	129	-	33,546
80 - Security and investigation activities	56,573	72,811	9,092	-	-	33,969
81 - Services to buildings and landscape activities	21,217	42,699	750	-	-	4,348
82 - Office administrative, office support and other business support activities	402,657	441,502	64,170	305	-	61,453
N. Education	2,639,290	2,724,935	101,683	5,135	-	393,914
O. Human health and social work activities	985,210	757,403	122,536	-	-	340,476
86 - Human health activities	759,014	667,753	64,007	-	-	285,667
87 - Residential care activities	121,706	28,045	11,958	-	-	14,032
88 - Social work activities with and without accommodation	104,490	61,605	46,571	-	-	40,777
P. Arts, entertainment and recreation	40,029	125,496	2,103	-	-	2,275
Q. Other service activities	9,195,663	8,537,675	519,174	19,302	-	8,600,985
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	40,253,523	36,044,776	2,037,604	1,326	-	9,099,367
A. Private Trusts and Non-profit Organizations	25,968,196	16,561,207	309,578	1,225	-	4,693,584
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	14,285,327	19,483,568	1,728,027	101	-	4,405,783
VI. PERSONAL	216,742,326	219,273,556	74,895,416	313,898	3,072	49,082,126
A. Salaried persons	23,908,009	24,737,598	1,858,728	135	-	5,736,632
B. Self employed	78,936,282	76,135,265	15,044,904	291,914	-	23,407,325
C. Other Personal	113,898,035	118,400,693	57,991,784	21,849	3,072	19,938,169
VII. OTHER	57,814,517	57,045,412	47,172,565	217,631	1,416	11,210,083
Total	511,055,476	483,268,074	135,569,195	872,399	4,488	178,537,255

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Jun-23									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
1,011,777	1,173,186	755,357	79,000	166,770	4,069	84,876	-	3,275,035	7,463,643
-	100	2,050	-	20,500	50	-	-	22,700	124,353
467,841	310,740	451,174	71,100	35,224	4,019	-	-	1,340,098	3,063,759
543,936	862,346	302,133	7,900	111,046	-	84,876	-	1,912,237	4,275,531
-	-	9,000	-	800	-	-	-	9,800	90,500
-	-	9,000	-	800	-	-	-	9,800	58,365
-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-	2,127
-	-	-	-	-	-	-	-	-	15,728
-	-	-	-	-	-	-	-	-	14,279
300	270,000	74,189	-	-	-	-	-	344,489	380,113
300	270,000	71,189	-	-	-	-	-	341,489	360,833
-	-	3,000	-	-	-	-	-	3,000	19,279
109,840	2,600,500	2,000,000	-	-	-	-	-	4,710,340	7,105,851
45,000	-	-	-	-	-	-	-	45,000	68,370
-	-	-	-	-	-	-	-	-	422
-	-	-	-	-	-	-	-	-	5
-	2,600,000	2,000,000	-	-	-	-	-	4,600,000	5,671,011
64,840	500	-	-	-	-	-	-	65,340	196,308
-	-	-	-	-	-	-	-	-	1,169,735
10,400	670	25,000	2,250	14,050	-	50	-	52,420	257,997
1,348,281	113,938	956,220	28,100	22,900	-	1,333	-	2,470,772	3,359,984
21,449	81,633	158,570	-	16,250	-	-	-	277,902	680,573
3,000	17,000	-	-	-	-	-	-	20,000	210,391
19,850	4,150	19,400	20,100	6,500	-	-	-	70,000	125,099
-	-	-	-	-	-	-	-	-	7,395
-	-	-	-	-	-	-	-	-	58,654
1,303,982	11,155	778,250	8,000	150	-	1,333	-	2,102,870	2,277,868
-	-	-	-	-	-	-	-	-	4
5,900	19,000	306,884	250	5,600	-	1,250	-	338,884	579,412
-	18,700	-	-	-	-	-	-	18,700	23,079
-	-	-	-	-	-	-	-	-	101
-	-	-	-	5,600	-	1,000	-	6,600	68,560
2,900	300	-	250	-	-	-	-	3,450	46,511
-	-	1,200	-	-	-	-	-	1,200	6,298
3,000	-	305,684	-	-	-	250	-	308,934	434,863
1,559,043	103,590	823,065	3,016	14,160	49	10,890	-	2,513,813	3,014,545
94,225	192,702	59,243	17,100	1,950	-	-	-	365,220	828,232
94,225	192,702	54,678	17,100	1,950	-	-	-	360,655	710,329
-	-	65	-	-	-	-	-	65	26,055
-	-	4,500	-	-	-	-	-	4,500	91,848
-	-	-	-	-	-	-	-	-	4,378
482,452	724,860	1,312,555	38,260	167,670	700	-	-	2,726,497	11,865,958
2,905,730	2,624,953	24,459,739	351,781	360,968	-	320,189	-	31,023,360	42,161,657
1,448,726	1,707,105	13,261,033	40,000	29,890	-	185,300	-	16,672,054	21,676,441
1,457,004	917,848	11,198,706	311,781	331,078	-	134,889	-	14,351,306	20,485,216
4,040,496	3,984,950	61,325,401	4,279,080	38,321,576	28,450	6,336,246	-	118,316,199	242,610,711
504,713	556,257	9,195,621	747,041	6,774,892	3,100	445,526	-	18,227,150	25,822,645
1,158,279	1,026,447	29,496,804	2,212,814	19,766,336	8,800	1,151,044	-	54,820,524	93,564,666
2,377,504	2,402,246	22,632,976	1,319,225	11,780,348	16,550	4,739,676	-	45,268,525	123,223,399
80,637	99,108	3,691,028	148,680	827,472	-	50,521	-	4,897,446	63,499,142
14,598,460	13,139,496	121,425,018	5,204,666	40,286,745	36,043	6,892,693	-	201,583,121	516,566,457

8.5 Province/Region wise Deposits by Categories
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Dec-22			Mar-23			Jun-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2,670	33,267	35,936	2,022	32,850	34,872	2,351	32,529	34,880
	NFPSEs	-	729	729	-	191	191	-	1,362	1,362
	NBFCs & Fin Aux.	201	121,398	121,599	113	99,476	99,590	336	89,159	89,495
	Private Sector	1,643	36,337	37,981	1,537	34,716	36,252	3,568	38,989	42,557
	Trust Fund	1,555	38,699	40,254	1,478	34,567	36,045	1,439	40,723	42,161
	Personal	55,548	161,194	216,742	52,704	166,570	219,274	64,284	167,961	232,245
	Others	923	56,891	57,815	823	56,222	57,045	746	73,120	73,866
	Total	62,541	448,514	511,055	58,677	424,592	483,268	72,723	443,843	516,567
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2	2,001	2,004	81	433	514	6	303	309
	NFPSEs	-	13	13	-	14	14	-	57	57
	NBFCs & Fin Aux.	0	5,429	5,429	0	4,466	4,466	0	4,708	4,708
	Private Sector	894	12,905	13,799	926	17,132	18,058	2,736	12,755	15,492
	Trust Fund	658	15,997	16,655	787	13,774	14,561	562	15,937	16,499
	Personal	32,802	46,895	79,697	30,545	49,030	79,576	39,085	46,684	85,769
	Others	355	4,385	4,741	351	3,302	3,652	207	2,854	3,061
	Total	34,712	87,626	122,337	32,689	88,151	120,840	42,597	83,298	125,896
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2	3,024	3,027	3	1,840	1,843	2	1,497	1,499
	NFPSEs	-	714	714	-	137	137	-	1,298	1,298
	NBFCs & Fin Aux.	1	109,009	109,010	1	87,912	87,914	1	77,960	77,962
	Private Sector	379	20,835	21,215	274	13,556	13,831	401	22,439	22,840
	Trust Fund	257	11,699	11,956	235	8,143	8,378	234	13,848	14,082
	Personal	13,077	54,506	67,583	12,802	45,828	58,631	14,579	44,496	59,076
	Others	172	46,902	47,074	150	47,901	48,052	183	65,766	65,949
	Total	13,889	246,690	260,579	13,467	205,318	218,785	15,401	227,304	242,704
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2,017	10,021	12,038	1,154	10,573	11,727	1,525	11,167	12,692
	NFPSEs	-	1	1	-	1	1	-	6	6
	NBFCs & Fin Aux.	0	0	0	0	0	0	0	0	0
	Private Sector	270	254	524	214	361	576	270	241	511
	Trust Fund	463	395	858	278	541	819	462	303	765
	Personal	5,435	4,250	9,685	5,040	4,740	9,780	5,865	5,495	11,360
	Others	166	474	639	135	450	586	175	440	615
	Total	7,678	14,461	22,139	6,822	16,666	23,488	8,297	17,653	25,950
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0	136	136	0	68	68	0	576	576
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0	0	0	0	74	74	0	13	13
	Trust Fund	-	506	506	0	376	376	0	418	418
	Personal	396	173	568	348	222	570	261	275	536
	Others	0	4	4	0	2	3	0	2	2
	Total	396	820	1,216	349	743	1,092	261	1,284	1,545
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	9,326	9,326	-	10,494	10,494	-	10,059	10,059
	NFPSEs	-	0	0	-	40	40	-	1	1
	NBFCs & Fin Aux.	-	1,527	1,527	-	1,245	1,245	-	1,304	1,304
	Private Sector	-	1,915	1,915	-	2,762	2,762	-	3,026	3,026
	Trust Fund	-	8,451	8,451	-	9,697	9,697	-	8,590	8,590
	Personal	-	49,556	49,556	-	60,641	60,641	-	64,563	64,563
	Others	-	4,529	4,529	-	3,893	3,893	-	3,595	3,595
	Total	-	75,304	75,304	-	88,773	88,773	-	91,138	91,138

8.5 Province/Region wise Deposits by Categories
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Dec-22			Mar-23			Jun-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-						
	Govt.	648	8,254	8,902	784	8,927	9,711	818	8,399	9,217
	NFPSEs	-	0	0		0	0		0	0
	NBFCs & Fin Aux.	200	4,018	4,219	111	4,166	4,277	334	3,500	3,834
	Private Sector	100	390	490	121	725	846	161	479	640
	Trust Fund	174	1,628	1,801	174	2,015	2,189	178	1,626	1,804
	Personal	3,776	2,798	6,574	3,940	2,777	6,718	4,464	2,846	7,310
	Others	266	560	825	187	629	816	180	412	592
	Total	5,164	17,648	22,812	5,318	19,240	24,558	6,135	17,262	23,397
AJK	Foreign	-	-	-						
	Govt.	-	504	504		514	514		528	528
	NFPSEs	-	-	-						
	NBFCs & Fin Aux.	-	1,414	1,414		1,687	1,687		1,687	1,687
	Private Sector	0	38	38	0	105	105	0	36	36
	Trust Fund	3	24	27	3	21	24	4	0	4
	Personal	26	3,016	3,042	27	3,331	3,358	29	3,601	3,630
	Others	-	37	37		44	44		51	51
	Total	29	5,032	5,061	31	5,702	5,733	33	5,904	5,937

8.6 Deposits Distributed by Size of Accounts

Microfinance Banks

Size of Account* (Rs.)	(Thousand Rupees)					
	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	89,477,776	82,828,939	92,748,872	57,716,554	94,217,489	58,301,580
5,000 to 10,000	852,274	5,001,587	390,922	2,600,009	1,049,271.0	7,253,270
10,000 to 20,000	149,312	2,079,821	1,103,871	17,413,735	736,222.0	10,224,009
20,000 to 25,000	35,963	798,874	147,485	3,261,636	180,269.0	3,989,099
25,000 to 30,000	23,940	651,285	92,946	2,528,765	118,851.0	3,233,929
30,000 to 40,000	31,865	1,096,561	116,976	4,002,486	141,052.0	4,837,716
40,000 to 50,000	21,876	969,704	68,565	3,058,301	86,725.0	3,859,991
50,000 to 60,000	29,429	1,534,265	58,005	3,087,390	72,603.0	3,890,719
60,000 to 70,000	8,512	549,098	26,312	1,696,506	37,017.0	2,389,592
70,000 to 80,000	6,915	516,795	18,504	1,379,611	15,504.0	1,167,442
80,000 to 90,000	5,957	503,552	14,004	1,184,048	28,880.0	2,363,847
90,000 to 100,000	4,914	466,047	11,561	1,096,629	16,572.0	1,570,991
100,000 to 200,000	39,825	5,208,532	59,246	7,779,014	85,419.0	11,220,300
200,000 to 300,000	20,858	4,830,662	21,535	4,982,417	28,946.0	6,711,572
300,000 to 400,000	11,395	3,794,502	11,616	3,862,004	14,825.0	4,939,773
400,000 to 500,000	8,344	3,641,508	7,956	3,453,804	9,564.0	4,150,629
500,000 to 600,000	18,849	9,623,502	18,213	9,276,661	20,275.0	10,349,422
600,000 to 700,000	4,391	2,778,902	4,256	2,692,827	4,851.0	3,068,898
700,000 to 800,000	3,398	2,491,551	3,278	2,410,402	4,109.0	3,023,559
800,000 to 900,000	2,760	2,301,732	2,572	2,140,004	3,045.0	2,532,645
900,000 to 1,000,000	2,304	2,162,303	2,183	2,052,907	2,870.0	2,711,452
1,000,000 to 2,000,000	24,983	29,424,334	24,382	28,611,908	26,715.0	31,162,651
2,000,000 to 3,000,000	8,044	18,205,576	7,717	17,449,073	9,132.0	20,655,649
3,000,000 to 4,000,000	2,842	9,395,887	2,659	8,798,379	2,972.0	9,772,861
4,000,000 to 5,000,000	1,538	6,620,688	1,618	6,987,869	1,737.0	7,481,704
5,000,000 to 6,000,000	3,534	17,942,579	3,601	18,294,924	4,161.0	21,190,350
6,000,000 to 7,000,000	602	3,796,870	683	4,304,423	739.0	4,666,218
7,000,000 to 8,000,000	380	2,790,843	432	3,178,206	489.0	3,607,822
8,000,000 to 9,000,000	329	2,731,169	350	2,928,744	381.0	3,175,156
9,000,000 to 10,000,000	269	2,543,532	286	2,704,094	270.0	2,528,260
10,000,000 to 100,000,000	3,194	63,089,088	3,239	64,598,353	3,799.0	75,977,309
100,000,000 & Over	383	220,685,190	362	187,736,391	354.0	184,558,044
Total	90,806,955	511,055,476	94,974,207	483,268,074	96,925,108	516,566,457

*The upper limits of the ranges are exclusive of amounts e.g. Rs. 500,000 to 600,000 stands for Rs. 500,000 and over but less than Rs. 600,000

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	511,264	97,153,147	521,549	107,201,510	505,961	112,421,104
II. Securities, Shares and Other						
Financial Instruments:	-	-	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise	-	-	-	-	-	-
A. Food Items:	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	-	-
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	6,920	3,095,146	7,397	3,561,095	6,706	3,454,910
A. Transport Equipment	3,473	2,398,117	4,103	2,922,503	3,952	2,933,523
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	3,447	697,029	3,294	638,592	2,754	521,387
V. Real Estate	54,959	30,380,111	165,870	55,898,557	191,242	60,240,754
A. Land	21,797	6,020,289	27,102	7,057,291	37,204	7,667,897
1. Residential	-	-	86	65,268	85	60,679
(a) House	-	-	86	65,268	85	60,679
(b) Flat	-	-	-	-	-	-
2. Non-Residential	21,797	6,020,289	27,016	6,992,023	37,119	7,607,218
(a) Commercial	-	6,020,289	-	-	13	14,830
(b) Industrial	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-
B. Buildings:	33,162	24,359,822	138,768	48,841,267	154,038	52,572,857
1. Residential	24,957	19,069,896	24,778	18,576,772	27,251	20,641,444
(a) House	24,797	18,826,792	24,620	18,338,770	27,086	20,406,894
(b) Flat	160	243,104	158	238,002	165	234,550
2. Non-Residential	8,205	5,289,926	113,990	30,264,495	126,787	31,931,413
(a) Commercial	1,010	702,002	1,014	704,422	1,002	704,204
(b) Industrial	-	-	-	-	-	-
(c) Others	7,129	4,524,121	112,976	29,514,243	125,784	31,226,849
VI. Fixed Deposits and Insurance Policies	2,190	612,405	2,147	563,391	2,183	609,522
A. Bank Deposits	2,190	612,405	2,147	563,391	2,183	609,522
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	2,018	547,445	2,010	530,988	2,073	572,716
3. Other Deposits	172	64,960	137	32,403	110	36,806
B. Insurance Policies	-	-	-	-	-	-
VII. Others	255,142	41,465,778	216,643	34,320,630	473,126	68,581,446
A. Other Secured Advances	96,456	16,391,234	82,602	12,864,781	75,101	13,349,310
1. Receivables	-	-	-	-	-	-
2. Employees Benefits	-	-	-	-	-	-
3. Others	96,456	16,391,234	82,602	12,864,781	75,101	13,349,310
B. Advances Secured by Guarantee(s)	158,686	25,074,544	134,041	21,455,849	398,025	55,232,136
1. Institutional Guarantee(s)	-	-	-	-	-	-
2. Individual Guarantee(s)	158,686	25,074,544	134,041	21,455,849	398,025	55,232,136
VIII. Unsecured Advances	4,500,683	189,019,742	4,569,894	175,221,102	4,415,957	141,422,162
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	534	730,823	113,556	11,478,900	704,198	9,056,645
3. Others	4,500,149	188,288,919	4,456,338	163,742,203	3,711,759	132,365,517
Total	5,331,158	361,726,329	5,483,500	376,766,286	5,595,175	386,729,898

8.8 Advances Classified by Borrowers

Borrower	Microfinance Banks					
	(Thousand Rupees)					
	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	5,331,158	361,726,329	5,483,500	376,766,286	5,595,175	386,729,898
I. GOVERNMENT	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	1,991,584	249,243,488	1,913,341	258,437,540	1,948,397	280,306,626
A. Agriculture, forestry and fishing	1,458,330	172,824,406	1,400,142	178,768,597	1,444,815	199,197,682
1. Crop and animal production, hunting and related service activities	1,458,293	172,817,243	1,400,068	178,758,238	1,442,345	198,938,511
Growing of Wheat, Rice, Sugar Cane & Cotton	510,457	54,679,525	585,144	66,587,952	618,583	77,420,183
Growing of tropical, subtropical, pome and stone fruits & vegetables	5,978	768,617	5,606	812,327	4,287	516,578
Growing of other fruits, vegetables and crops	21,602	3,256,241	30,449	4,617,558	38,908	4,872,152
Raising of livestock and other related activities	764,471	93,768,995	727,609	97,212,044	746,948	109,255,729
Other agricultural support activities	155,785	20,343,865	51,260	9,528,358	33,619	6,873,868
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	37	7,163	74	10,359	2,470	259,171
B. Mining and quarrying	1	59	2	374	2	332
05 - Mining of coal and lignite	-	-	1	315	1	273
06 - Extraction of crude petroleum and natural gas	1	59	1	59	1	59
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	58,391	5,528,414	63,822	8,338,272	51,845	6,659,190
10 - Manufacture of food products	11,827	1,223,686	11,367	1,268,994	10,955	1,272,372
11 - Manufacture of beverages	309	66,698	346	77,697	362	80,089
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	1,907	161,772	5,596	2,038,283	3,785	1,706,492
Preparation and spinning of textile fibres	-	-	1,634	128,282	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	1	13	1	12	1	12
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	340	59,956	375	73,694	321	70,701
Manufacture of carpets and rugs	284	28,493	200	22,001	261	30,486
Manufacture of other textiles n.e.c.	1,282	73,310	3,386	1,814,294	3,202	1,605,293
14 - Manufacture of wearing apparel	6,439	421,679	5,841	386,893	5,690	387,609
15 - Manufacture of leather and related products	305	30,333	255	28,908	336	47,910

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	133	18,665	104	17,528	88	14,466
Manufacture of luggage, handbags and the like, saddlery and harness	4	816	4	810	115	24,574
Manufacture of footwear	168	10,852	147	10,570	133	8,870
a. Leather wear	168	10,852	147	10,570	132	8,870
b. Rubber and Plastic wear	-	-	-	-	1	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	274	42,304	269	42,244	290	47,610
17 - Manufacture of paper and paper products	9	2,494	4	2,184	9	2,245
18 - Printing and reproduction of recorded media	173	29,776	169	32,714	163	32,406
Printing and other service activities related to printing	173	29,776	169	32,714	163	32,406
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	4	234	4	234	4	234
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	13	1,302	10	1,067	8	839
22 - Manufacture of rubber and plastics products	6	942	6	628	13	8,151
23 - Manufacture of other non-metallic mineral products	350	65,468	303	55,975	280	59,262
24 - Manufacture of basic metals	327	50,243	662	86,151	311	52,091
25 - Manufacture of fabricated metal products, except machinery and equipment	28,658	2,046,594	25,323	1,800,867	21,826	1,536,394
26 - Manufacture of computer, electronic and optical products	611	65,279	480	53,572	474	56,835
27 - Manufacture of electrical equipment	-	-	5	11,112	11	19,069
28 - Manufacture of machinery and equipment	3	71	3	71	3	71
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-
30 - Manufacture of other transport equipment	21	1,228	16	956	13	711
31 - Manufacture of furniture	724	104,571	609	95,529	692	102,850
32 - Other manufacturing	6,431	1,213,742	12,554	2,354,193	6,620	1,245,949
Manufacture of jewellery and related articles	161	83,863	6,355	1,247,401	97	19,755
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	13	1,456	13	1,283	16	1,434
Manufacture of sports goods	23	1,304	22	4,870	149	26,275
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	184	17,349	130	11,414	364	68,568
Manufacture of Handicrafts	164	9,117	453	27,779	492	41,926
Other manufacturing n.e.c.	5,886	1,100,653	5,581	1,061,447	5,502	1,087,992
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	887	777,810	944	860,183	1,042	1,045,759
Electric power generation, transmission and distribution	887	777,810	944	860,183	1,042	1,045,759
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	887	777,810	944	860,183	1,042	1,045,759
f) Other	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	8,849	3,431,953	9,778	3,524,984	8,817	3,119,447
41 - Construction of buildings	8,849	3,431,953	9,778	3,524,984	8,817	3,119,447
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

8.8 Advances Classified by Borrowers

Microfinance Banks						(Thousand Rupees)
Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	251,225	42,052,130	221,943	40,686,804	258,510	48,125,218
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,128	824,312	5,715	859,494	2,728	505,203
46 - Wholesale trade, except of motor vehicles and motorcycles	49,109	8,397,356	47,727	9,139,101	50,035	10,945,648
47 - Retail trade, except of motor vehicles and motorcycles	198,988	32,830,462	168,501	30,688,209	205,747	36,674,368
H. Transportation and storage	2,517	1,574,201	2,227	1,420,575	2,302	1,469,133
49 - Land transport and transport via pipelines	2,424	1,564,034	2,154	1,411,753	2,190	1,457,353
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	93	10,167	73	8,822	112	11,781
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	2,270	343,646	3,606	510,103	2,074	339,899
55 - Accommodation	1,102	241,096	1,056	240,253	1,080	244,571
56-Food and beverage service activities	1,168	102,550	2,550	269,850	994	95,328
J. Information and communication	260	38,868	230	35,089	237	36,088
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	141	19,011	122	18,225	128	19,301
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	102	17,699	93	15,211	94	14,736
62 - Computer programming, consultancy and related activities	17	2,158	15	1,653	15	2,051
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	56	3,478	45	2,834	28	3,376
L. Professional, scientific and technical activities	2,705	349,065	2,246	344,262	2,508	387,168
69 - Legal and accounting activities	1,080	203,424	1,118	226,999	1,383	264,193
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	477	52,204	343	43,946	389	51,101
72 - Scientific research and development	-	-	1	199	1	199
73 - Advertising and market research	1,143	92,711	779	72,367	694	65,109
74 - Other professional, scientific and technical activities	4	526	3	470	3	508
75 - Veterinary activities	1	200	2	281	38	6,058
M. Administrative and support service activities	112,561	12,907,374	102,040	12,607,804	87,038	10,446,402
77 - Rental and leasing activities	100	9,652	74	7,760	81	8,815
78 - Employment activities	109,304	12,383,308	98,826	12,088,569	83,649	9,913,390
79 - Travel agency, tour operator, reservation service and related activities	145	16,141	109	14,079	108	15,595
80 - Security and investigation activities	2	70	2	70	2	70
81. Services to buildings and landscape activities	48	8,479	44	7,219	43	8,990
82 - Office administrative, office support and other business support activities	2,962	489,724	2,985	490,107	3,155	499,541
N. Education	741	210,247	6,980	860,763	6,014	763,835
O. Human health and social work activities	22,925	1,756,778	23,716	1,990,127	24,829	2,041,129
86 - Human health activities	325	59,304	1,034	189,512	436	84,539
87 - Residential care activities	22,600	1,697,474	22,682	1,800,615	24,393	1,956,590
88. Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	5,135	411,255	3,628	339,666	3,265	329,526
Q. Other service activities	64,731	7,033,803	71,992	8,147,103	55,071	6,342,441
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	3,300,239	106,006,612	3,535,483	112,893,934	3,616,711	101,149,894
A. Bank Employees	7,655	4,065,921	7,443	4,129,982	7,099	4,517,888
1) For house building	740	2,712,144	745	2,764,287	741	2,923,606
2) For transport i.e. purchase of car etc.	1,268	596,235	1,248	589,931	1,182	632,423
3) Other purposes	5,647	757,542	5,450	775,764	5,176	961,859
B. Consumer Financing	3,044,208	81,329,389	3,280,179	87,692,819	3,400,022	81,219,658
1) For house building	118,210	40,295,427	126,743	42,313,064	141,981	44,785,461
2) For transport i.e. purchase of car etc	2,199	1,489,635	2,040	1,489,165	1,816	1,362,150
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	2,923,799	39,544,328	3,151,396	43,890,590	3,256,225	35,072,047
C) Other	248,376	20,611,302	247,861	21,071,133	209,590	15,412,348
VII. OTHER	39,335	6,476,229	34,676	5,434,811	30,067	5,273,379
Total	5,331,158	361,726,329.1	5,483,500	376,766,286	5,595,175	386,729,898

8.9 Advances Classified by Rate of Interest Microfinance Banks

(Thousand Rupees)

Rate of Interest	Dec-22	Mar-23	Jun-23
0.00	9,354,051	9,010,064	16,737,091
1.00	-	-	-
2.00	-	-	-
3.00	240,821	294,002	332,496
4.00	73,847	92,886	122,189
5.00	14,035,139	19,957,509	14,065,968
6.00	5,250	-	-
7.00	33,939	-	26,791
8.00	477,589	-	97,842
9.00	207,951	1	-
10.00	742,454	1,306,741	1,280,504
11.00	11,541	102,491	7,103
12.00	13,432	13,275	12,331
13.00	196,269	312,762	277,173
14.00	137,394	149,281	133,624
15.00	733,585	801,425	765,568
16.00	338,734	311,589	284,044
17.00	261,666	89,037	70,351
18.00	1,164,529	942,891	868,999
19.00	840,046	748,656	654,089
20.00	3,528,928	3,766,606	3,188,956
21.00	3,403,716	2,913,014	2,710,879
22.00	4,965,711	4,061,589	3,654,230
23.00	5,982,161	4,926,256	4,411,097
24.00	6,123,181	5,493,399	4,822,446
25.00	11,914,287	9,108,448	6,832,934
26.00	19,516,782	13,565,582	10,117,408
27.00	13,426,515	10,466,574	8,003,908
28.00	28,819,193	25,416,520	18,860,100
29.00	13,470,521	12,182,305	10,301,002
30.00	16,146,902	15,151,240	12,416,286
31.00	15,227,675	16,590,283	18,619,672
32.00	27,048,374	25,051,739	19,225,308
33.00	33,868,829	37,910,759	29,225,441
34.00	30,433,447	32,011,082	26,093,746
35.00	13,531,428	15,990,791	14,136,140
36.00	23,981,233	26,146,439	28,217,441
37.00	11,891,301	16,789,921	22,183,865
38.00	4,264,389	9,822,989	14,045,753
39.00	1,119,797	3,385,086	7,387,676
40.00	990,343	7,258,351	13,575,604
41.00	1,752,488	1,797,631	14,020,239
42.00	9,507,966	11,106,869	10,404,993
43.00	879,039	1,440,731	6,457,894
44.00	1,830,288	761,404	3,202,878
45.00	916,583	1,453,940	2,341,676
46.00	5,200,613	4,472,544	3,249,125
47.00	3,222,809	4,576,276	4,941,531
48.00	7,381,986	6,878,020	8,408,425
49.00	2,636,215	3,214,584	72,082
50.00 & above	9,875,394	8,922,703	19,865,001
Total	361,726,329	376,766,286	386,729,898

*Each number in the left column delineates a range for the interest rate. For example 1 means 0 to 1 (excluding 1). Similarly "36" means 35 (incl.) to 36 (excl.)

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Dec-22			Mar-23			Jun-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	166,304	82,940	249,243	173,208	85,230	258,438	189,086	91,221	280,307
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	63,054	42,953	106,007	66,376	46,518	112,894	54,633	46,517	101,150
	Others	3,903	2,573	6,476	3,344	2,091	5,435	3,096	2,178	5,273
	Total	233,261	128,466	361,726	242,927	133,839	376,766	246,814	139,916	386,730
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	121,681	50,209	171,890	126,326	59,463	185,789	135,545	61,765	197,310
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	33,529	22,311	55,840	35,073	21,247	56,320	26,327	20,301	46,628
	Others	2,357	1,111	3,468	2,120	889	3,009	2,050	926	2,976
	Total	157,566	73,632	231,198	163,519	81,598	245,118	163,922	82,992	246,915
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	33,263	23,714	56,977	34,749	14,672	49,421	40,366	17,182	57,548
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	22,401	10,306	32,707	24,000	11,244	35,244	21,647	11,043	32,690
	Others	1,425	785	2,210	1,080	607	1,687	890	567	1,458
	Total	57,089	34,805	91,894	59,829	26,523	86,352	62,903	28,793	91,696
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	7,618	4,273	11,891	8,291	5,887	14,178	8,756	6,527	15,283
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,427	2,522	4,950	2,715	2,912	5,627	2,420	2,694	5,114
	Others	27	478	506	45	426	471	64	509	573
	Total	10,073	7,273	17,346	11,050	9,225	20,276	11,241	9,730	20,971
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1,047	270	1,316	1,219	363	1,582	1,494	449	1,942
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,386	799	3,185	2,460	855	3,315	2,315	861	3,176
	Others	94	30	125	90	24	115	75	28	103
	Total	3,527	1,099	4,625	3,770	1,242	5,011	3,884	1,338	5,222
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	706	706	-	1,091	1,091	-	1,205	1,205
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	5,276	5,276	-	8,733	8,733	-	10,233	10,233
	Others	-	27	27	-	44	44	-	73	73
	Total	-	6,009	6,009	-	9,867	9,867	-	11,511	11,511

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Dec-22			Mar-23			Jun-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,303	1,819	4,122	2,542	1,907	4,449	2,839	1,951	4,789
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,051	503	2,554	2,049	474	2,523	1,849	388	2,237
	Others	0	-	0	8	3	11	15	6	21
	Total	4,354	2,322	6,676	4,599	2,384	6,983	4,703	2,344	7,047
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	78	1,687	1,765	81	1,847	1,928	86	2,142	2,228
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	75	1,076	1,151	79	1,054	1,133	74	997	1,071
	Others	-	141	141	-	99	99	-	69	69
	Total	153	2,904	3,057	160	3,000	3,160	160	3,208	3,368

8.11 Advances Classified by Size of Accounts

Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	2,656,430	5,118,583	2,855,355	6,553,942	2,981,713	7,944,901
5,000 to 10,000	65,353	449,774	76,167	523,639	124,186	836,791
10,000 to 20,000	90,474	1,389,359	76,626	1,148,543	102,952	1,472,102
20,000 to 25,000	62,594	1,345,573	84,428	1,880,162	41,587	927,292
25,000 to 30,000	66,780	1,844,325	54,243	1,503,231	55,119	1,522,907
30,000 to 40,000	150,627	5,384,710	123,535	4,284,953	128,743	4,466,626
40,000 to 50,000	191,625	8,767,297	173,259	7,719,804	151,663	6,679,186
50,000 to 60,000	217,628	11,827,986	220,935	11,829,636	191,560	10,164,879
60,000 to 70,000	217,588	13,999,266	204,768	13,084,938	177,256	11,196,395
70,000 to 80,000	236,037	17,635,232	220,854	16,483,620	198,092	14,591,431
80,000 to 90,000	132,527	11,150,267	118,683	9,942,039	130,356	10,833,910
90,000 to 100,000	158,849	15,137,246	131,431	12,478,007	117,724	11,106,411
100,000 to 200,000	697,425	92,231,264	713,716	94,765,509	728,899	97,210,666
200,000 to 300,000	170,303	40,174,590	189,086	44,160,096	210,506	48,693,530
300,000 to 400,000	73,565	25,029,750	78,835	26,836,727	81,926	27,792,054
400,000 to 500,000	41,906	18,732,110	46,524	20,829,064	49,379	21,954,685
500,000 to 600,000	26,054	13,934,959	30,055	16,074,591	35,254	18,905,482
600,000 to 700,000	15,409	9,938,138	17,754	11,472,312	16,671	10,777,240
700,000 to 800,000	12,479	9,307,159	14,126	10,548,400	16,592	12,389,152
800,000 to 900,000	9,567	8,096,712	11,541	9,800,765	12,238	10,430,277
900,000 to 1,000,000	13,861	13,251,050	15,835	15,125,722	14,114	13,427,859
1,000,000 to 2,000,000	21,513	29,530,268	23,091	32,006,489	25,292	34,211,118
2,000,000 & Over	2,564	7,450,711	2,653	7,714,096	3,353	9,195,005
Total	5,331,158	361,726,329	5,483,500	376,766,286	5,595,175	386,729,898

*The upper limits of the ranges are exclusive of amounts e.g. Rs. 500,000 to 600,000 stands for Rs. 500,000 and over but less than Rs. 600,000

8.12 Classification of Investments in Securities and Shares

Microfinance Banks

(Thousand Rupees)

Securities / Shares	Dec-22			Mar-23			Jun-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	201,253,526.2	203,420,442.0	201,153,204.2	144,897,698	146,158,534	145,313,132	135,137,523	136,889,271	135,670,231
1) Treasury Bills	120,610,096.2	122,338,535.0	120,545,226.8	58,325,043	59,174,430	58,623,125	41,152,519	42,435,742	41,139,276
2) Pakistan Investment Bonds (PIBs)	80,643,430.0	81,081,907.0	80,607,977.4	86,572,655	86,984,104	86,690,007	93,985,004	94,453,529	94,530,955
a. Fixed Rate	70,130,879.7	70,481,907.0	69,845,450.2	75,757,231	76,084,104	75,612,228	69,128,289	69,303,529	69,083,419
b. Floating Rate	10,512,550.3	10,600,000.0	10,762,527.2	10,815,424	10,900,000	11,077,779	24,856,715	25,150,000	25,447,536
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	255,839.0	255,919.0	255,839.0	255,838	255,919	255,838	255,838	255,919	255,838
IX. MUTUAL FUNDS	21,913,212.0	21,913,212.0	21,913,212.0	22,986,255	22,986,255	22,986,255	17,887,886	17,887,886	17,887,886
X. OTHERS	-	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	2,310,543.0	2,324,947.0	2,320,171.0	1,730,433	1,747,539	1,744,515	5,319,981	5,339,785	5,332,244
a. Government Islamic Securities	1,298,490.0	1,299,200.0	1,308,118.0	1,686,942	1,687,575	1,701,024	5,279,267	5,279,821	5,291,530
1. GOP Ijara Sukuk	1,298,490.0	1,299,200.0	1,308,118.0	1,686,942	1,687,575	1,701,024	5,279,267	5,279,821	5,291,530
a. Variable Rental Rate (VRR)	1,298,490.0	1,299,200.0	1,308,118.0	1,686,942	1,687,575	1,701,024	5,279,267	5,279,821	5,291,530
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	1,012,053.0	1,025,747.0	1,012,053.0	43,491	59,964	43,491	40,714	59,964	40,714
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	965,824.0	965,824.0	965,824.0	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	46,229.0	59,923.0	46,229.0	43,491	59,964	43,491	40,714	59,964	40,714
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	225,733,120.2	227,914,520.0	225,642,426.2	169,870,225	171,148,247	170,299,741	158,601,228	160,372,861	159,146,199

Development Finance Institutions

9.1 Assets and Liabilities
Development Finance Institutions

(Thousand Rupees)

Item	Dec-22	Mar-23	Jun-23
Assets	1,408,644,256	1,665,162,799	3,203,542,765
I. Currency and Deposits	11,383,577	9,989,369	11,447,087
1. Currency	12,370	18,242	15,422
2. Transferable Deposits	2,527,037	2,541,149	3,901,391
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	8,844,170	7,429,978	7,530,274
II. Securities(other than shares)	1,113,837,886	1,357,019,518	2,898,710,510
1. Short-term	605,587,749	747,494,354	2,180,711,867
2. Long-term	508,250,137	609,525,164	717,998,643
III. Loans extended (Advances)¹	199,234,276	202,692,540	185,466,776
1. Short-term	54,495,251	56,978,194	42,278,905
A) Money at call	-	6,108,481	127,000
B) Reverse Repo	21,664,492	18,872,795	5,242,845
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	32,830,759	31,996,918	36,909,060
2. Long-term	144,739,025	145,714,346	143,187,871
IV. Shares and other equity	49,946,791	52,336,983	54,870,538
1. Quoted	44,153,664	46,332,507	47,717,897
2. Non quoted	5,793,127	5,742,464	6,902,136
3. Investment fund shares	-	-	250,505
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	26,126,838	32,837,660	42,416,286
1. Trade credit and advances	-	-	-
2. Others	26,126,842	32,837,660	42,416,286
A) Dividends receivable resident sector	-	1,628,164	-
B) Settlement accounts resident sector	21,568	153,647	584,380
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	26,105,270	31,055,849	41,831,906
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	8,114,888	10,286,729	10,631,568
1. Produced assets	7,911,697	10,137,030	10,481,869
A) Tangible fixed assets	7,638,424	9,905,785	10,251,673
a) Dwellings	4,225,548	4,425,964	4,375,807
i) Building on freehold land	398,735	597,960	547,515
ii) Building on leasehold land	3,826,813	3,828,004	3,828,292
b) Other buildings and structures	989,396	2,324,838	2,433,783
i) Building on freehold land	36,751	36,751	36,751
ii) Building on leasehold land	952,645	2,288,087	2,397,032
c) Machinery and equipment	1,397,446	1,705,728	1,952,372
i) Transport equipment	617,486	880,545	1,101,996
ii) Furniture & Fixtures	279,347	293,756	304,997
iii) Office equipment	422,794	456,988	470,751
iv) Other machinery & equipment	77,819	74,439	74,628
d) Other tangible fixed assets n.e.s	1,026,034	1,449,255	1,489,711
B) Intangible fixed assets	273,273	231,245	230,196
a) Computer software	273,273	231,245	230,196
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	203,191	149,699	149,699
A) Tangible non-produced assets	149,699	149,699	149,699
a) Land	149,699	149,699	149,699
i) Land underlying Buildings and structures	149,699	149,699	149,699
1. Freehold land	147,748	147,748	147,748
2. Leasehold land	1,951	1,951	1,951
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	-	-	-
B) Intangible non-produced assets	53,492	-	-
a) Leases and other transferable contracts	53,492	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Dec-22	Mar-23	Jun-23
Liabilities	1,408,644,256	1,665,162,799	3,203,542,765
I. Deposits²	39,319,151	34,159,556	36,752,793
1. Transferable Deposits	1,846,302	2,130,890	2,723,233
2. Restricted/ compulsory deposits	125,544	117,460	112,982
3. Other deposits	37,347,305	31,911,206	33,916,578
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	1,189,543,966	1,444,566,731	2,973,365,479
1. Short-term	1,005,334,675	1,366,944,767	2,843,776,068
A) Money at call	19,407,679	28,558,652	22,566,616
B) Repurchase agreements (Repo)	787,105,082	1,161,274,797	2,714,337,002
C) Other short-term borrowings	198,821,914	177,111,318	106,872,450
2. Long-term borrowings	184,209,291	77,621,964	129,589,411
IV. Financial Derivatives	-	-	-
V. Other accounts payable	43,069,040	47,787,320	49,218,869
1. Provision for losses	15,733,007	16,588,683	18,595,547
A) Provision for loan losses-Specific	12,593,365	12,939,056	13,580,182
B) Provision for loan losses-General	968,658	1,483,605	2,718,142
C) Provision for other losses	2,170,984	2,166,022	2,297,223
2. Accumulated Depreciation	1,525,076	1,615,002	1,719,729
3. Other accounts payable other resident Sectors	25,810,957	28,978,635	28,601,093
A) Dividends payable	-	605,000	302,500
B) Settlement accounts	2,368,114	2,713,870	2,958,633
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	23,442,843	25,659,765	25,339,960
a) Suspense account	7,471,289	7,423,264	7,653,683
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	3,463,126	2,840,178	1,874,013
d) Accrued wages	625,619	244,818	662,334
e) Accrued rent	-	-	-
f) Accrued taxes	7,390,555	7,842,161	8,090,581
g) Other miscellaneous liability items	4,492,254	7,309,344	7,059,349
4. Other non- resident accounts payable	-	605,000	302,500
A) Dividends payable non-residents	-	605,000	302,500
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	8,641,333	-	-
VII. Shares and other equity	128,070,766	138,649,192	144,205,624
1. Quoted	-	-	-
2. Non quoted	72,182,968	78,332,968	78,342,968
3. Investment fund shares	-	-	-
4. Retained earnings	30,666,608	39,041,079	38,191,707
5. Current year result	9,606,379	2,337,375	7,992,847
6. General and special reserve	20,264,915	25,069,307	24,644,347
7. Valuation adjustments	(4,650,104)	(6,131,537)	(4,966,245)
IX. Contingencies and Commitments³	117,220	125,166	171,516
1. Guarantees	8,084	6,456	9,734
2. Commitments	107,071	117,438	160,738
A) Letter of Credit	1,626	1,632	2,088
B) Forward government Securities Transactions	54,990	14,965	25,988
C) Forward lending	2,485	1,117	3,796
D) Commitments for acquisition of :	45	36	32
i.Fixed assets	10	7	2
ii. Intangible assets	35	29	30
E) Other commitments	47,924	99,687	128,833
3. Other contingent liabilities	2,065	1,272	1,043

Notes:

1: Total advances shown in assets may differ from advances presented in multiple tables of DFIs' advances due to inclusion of interbank advances and accrued interest on advances.

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

3: This data has been collected on the presented format from December 2022.

9.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jan-Mar 2023 R	Apr-Jun 2023 R
A. Mark-Up/Return/Interest Earned	41,481,925	52,814,297	116,274,553
1. Loans and advances	5,043,213	5,501,933	6,727,788
2. Investments	35,845,274	45,255,983	108,532,793
3. Lendings to financial institutions	447,661	939,973	846,287
4. Balances with banks	145,645	144,570	151,422
5. Income from inter-office lending	132	971,838	16,263
6. Other	-	-	-
B. Mark-Up/Return/Interest Expensed	37,550,723	48,279,687	112,127,339
1. Deposits	623,209	1,982,958	1,011,045
2. Borrowings	36,900,149	46,287,877	111,077,808
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	-	-	-
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	27,201	8,530	37,714
6. Expense on inter-office borrowing	164	322	772
7. Other	-	-	-
I. Net Mark-UP/Return/Interest Income (A - B)	3,931,202	4,534,610	4,147,214
C. Non Mark-UP/Return/Interest Income	6,207,378	6,042,500	6,012,825
1. Fee & Commission Income	158,935	104,855	121,263
i. Branch banking customer fees	-	-	-
ii. Consumer finance related fees	1,402	8,741	-
iii. Card related fees (debit and credit cards)	-	-	-
iv. Credit related fees	44,334	51,565	36,876
v. Investment banking fee	49,640	12,629	42,782
vi. Commission on trade	446	262	136
vii. Commission on guarantees	7,563	9,022	41,469
viii. Commission on cash management	-	-	-
ix. Commission on remittances including home remittances	-	-	-
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	55,550	22,636	-
2. Dividend Income	696,277	305,990	313,293
3. Foreign exchange income	22,898	858,414	34,217
4. Income from derivatives	-	-	-
5. Gain on securities	64,240	(71,078)	(137,794)
i. Realised	89,721	(59,175)	49,633
ii. Unrealised - held for trading	(25,481)	(11,903)	(187,427)
6. Other Income	5,265,028	4,844,319	5,681,846
i. Rent on property	92,377	100,608	76,532
ii. Gain on sale of fixed assets-net	23,932	5,692	825
iii. Loss on termination of lease liability against right of use assets	-	-	-
iv. Gain on sale of non banking assets - net	97	-	-
v. Other	5,148,622	4,738,019	5,604,489
II. Total Income (I + C)	10,138,580	10,577,110	10,160,039

9.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jan-Mar 2023 R	Apr-Jun 2023 R
D. Non Mark-UP/Return/Interest Expenses	1,991,080	1,943,874	2,074,196
1. Operating expenses	1,926,834	1,812,997	1,898,101
i. Total compensation expense	1,150,629	1,274,143	1,281,484
ii. Property expense	201,644	226,489	200,622
a. Rent and taxes	9,388	14,966	11,019
b. Insurance	3,470	6,851	5,499
c. Utilities cost	35,730	22,839	28,863
d. Lease rental	-	-	-
e. Fuel expense generators	1,769	1,809	2,077
f. Security (including guards)	8,524	8,042	7,736
g. Repair and maintenance (including janitorial charges)	78,752	69,081	46,984
h. Depreciation on right-of-use assets	38,672	50,625	55,934
i. Depreciation	25,339	52,276	42,510
iii. Information technology expenses	46,049	23,678	26,247
iv. Other operating expenses	528,512	288,687	389,748
2. Workers welfare fund	132,562	106,102	136,704
3. Other charges	(68,316)	24,775	39,391
i. Penalties imposed by State Bank of Pakistan	500	-	1,380
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	250
iii. Others (to be specified, if material)	(68,816)	24,775	37,761
III. Profit before provisions (II - D)	8,147,500	8,633,236	8,085,843
E. Provisions / (reversals) and write offs - net	1,074,511	(457,698)	151,255
1. (Reversals) / provisions against balance with Banks	-	345	(884)
2. (Reversals) / provisions for diminution in value of investments	469,920	(21,236)	48,481
3. (Reversals) / provisions against loans & advances	576,518	(446,064)	74,745
4. (Reversals) / provisions against off balance sheet items	-	9,168	28,918
5. Reversals against other assets	28,073	89	(5)
6. Recovery of written off / charged off bad debts	-	-	-
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	7,072,989	9,090,934	7,934,588
G. Taxation	1,965,840	2,146,477	1,419,195
1. Current	1,571,014	1,479,863	2,414,829
2. Prior	47,752	-	71,080
3. Deferred	347,074	666,614	(1,066,714)
V. Profit After Taxation (IV - G)	5,107,149	6,944,457	6,515,393
Notes on Human Resources			
Number of Employees*	1,040	1,026	1,041
1. Permanent	870	856	872
a. Male	756	742	749
b. Female	114	114	123
2. Contractual	170	170	169
a. Male	152	154	152
b. Female	18	16	17

* Number of employees are as on end period and are shown in actual numbers.

9.3 Deposits Distributed by Type of Accounts

Development Finance Institutions

(Thousand Rupees)

Type of Account	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-
IV. Saving Deposits	-	-	-	-	-	-
V. Fixed or Term Deposits	497	38,115,989	498	33,356,619	574	35,518,607
1) Less Than Three Months	113	7,085,915	176	9,061,752	227	6,350,025
2) For Three Months and Over but Less Than Six Months	146	4,942,354	138	5,473,410	114	7,004,891
3) For Six Months and Over but Less Than One Year	107	12,526,046	76	4,021,557	82	3,163,253
4) For One Year & Over but Less Than Two Years	130	13,461,674	107	14,699,900	150	18,900,438
5) For Two Years & Over but Less Than Three Years	-	-	-	-	-	-
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over but Less Than Ten Years	1	100,000	1	100,000	1	-
9) For Ten Years and Over	-	-	-	-	-	-
Total	497	38,115,989	498	33,356,619	574	35,518,607

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Dec-22	Mar-23	Jun-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	980,396	1,014,376	-	-	-	-
1) Official	980,396	1,014,376	-	-	-	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
b) Other	980,396	1,014,376	-	-	-	-
2) Business	-	-	-	-	-	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
b) Other	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	37,135,593	32,342,243	-	-	-	-
I. GOVERNMENT	9,326,258	11,749,941	-	-	-	-
A. Federal Government	8,886,467	11,318,370	-	-	-	-
B. Provincial Governments	439,791	431,571	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	5,499,396	4,350,285	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	345,000	-	-	-	-	-
Transport, storage and communications	4,020,000	3,215,000	-	-	-	-
Manufacturing	1,102,900	1,102,900	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	31,496	32,385	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	10,262,806	5,219,462	-	-	-	-
Mutual Funds and AMCs	3,000,000	4,000,000	-	-	-	-
Insurance & Pension Funds	400,000	400,000	-	-	-	-
MFIs and DFIs	80,500	75,500	-	-	-	-
Stock Exchange & Brokerage Houses	578,306	595,962	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	6,204,000	148,000	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	8,111,721	7,273,913	-	-	-	-
A. Agriculture, forestry and fishing	284,510	129,510	-	-	-	-
1. Crop and animal production, hunting and related service activities	284,510	129,510	-	-	-	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	200,000	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	84,510	129,510	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	-	500,000	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	500,000	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	3,577,881	3,396,229	-	-	-	-
10 - Manufacture of food products	316,923	272,446	-	-	-	-
11 - Manufacture of beverages	-	-	-	-	-	-
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	379,000	481,000	-	-	-	-
Preparation and spinning of textile fibres	-	35,000	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	264,000	321,000	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	115,000	125,000	-	-	-	-
14 - Manufacture of wearing apparel	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Jun-23

Fixed Deposits

Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For Ten Years and Over	Sub Total	Total Deposits
-	1,218,621	-	-	-	-	-	-	1,218,621	1,218,621
-	1,218,621	-	-	-	-	-	-	1,218,621	1,218,621
-	-	-	-	-	-	-	-	-	-
-	1,218,621	-	-	-	-	-	-	1,218,621	1,218,621
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
6,350,025	5,786,270	3,163,253	18,900,438	-	-	-	100,000	34,299,986	34,299,986
-	545,614	675,000	11,870,841	-	-	-	-	13,091,455	13,091,455
-	100,000	675,000	11,513,174	-	-	-	-	12,288,174	12,288,174
-	445,614	-	357,667	-	-	-	-	803,281	803,281
448,769	1,615,000	-	3,102,900	-	-	-	-	5,166,669	5,166,669
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
415,000	1,300,000	-	2,500,000	-	-	-	-	4,215,000	4,215,000
33,769	315,000	-	602,900	-	-	-	-	951,669	951,669
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
2,000,000	1,052,097	27,000	-	-	-	-	-	3,079,097	3,079,097
2,000,000	-	-	-	-	-	-	-	2,000,000	2,000,000
-	250,000	-	-	-	-	-	-	250,000	250,000
-	48,500	27,000	-	-	-	-	-	75,500	75,500
-	611,597	-	-	-	-	-	-	611,597	611,597
-	-	-	-	-	-	-	-	-	-
-	142,000	-	-	-	-	-	-	142,000	142,000
2,327,459	1,439,785	1,325,735	3,511,735	-	-	-	100,000	8,704,714	8,704,714
130,000	-	-	129,510	-	-	-	-	259,510	259,510
130,000	-	-	129,510	-	-	-	-	259,510	259,510
-	-	-	-	-	-	-	-	-	-
130,000	-	-	-	-	-	-	-	130,000	130,000
-	-	-	129,510	-	-	-	-	129,510	129,510
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	500,000	-	-	-	-	500,000	500,000
-	-	-	-	-	-	-	-	-	-
-	-	-	500,000	-	-	-	-	500,000	500,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
793,597	372,457	317,558	2,278,928	-	-	-	100,000	3,862,540	3,862,540
39,036	-	-	246,232	-	-	-	-	285,268	285,268
-	-	6,095	-	-	-	-	-	6,095	6,095
45,709	45,000	156,500	203,451	-	-	-	100,000	550,660	550,660
35,457	-	-	-	-	-	-	-	35,457	35,457
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	45,000	156,500	188,451	-	-	-	-	389,951	389,951
-	-	-	-	-	-	-	-	-	-
10,252	-	-	15,000	-	-	-	100,000	125,252	125,252
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Dec-22	Mar-23	Jun-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-
a. Leather wear	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	-	-	-	-	-	-
17 - Manufacture of paper and paper products	-	-	-	-	-	-
18 - Printing and reproduction of recorded media	149,263	138,009	-	-	-	-
Printing and other service activities related to printing	32,330	18,834	-	-	-	-
Reproduction of recorded media	116,933	119,175	-	-	-	-
19 - Manufacture of coke and refined petroleum products	27,046	27,046	-	-	-	-
20 - Manufacture of chemicals and chemical products	348,864	247,467	-	-	-	-
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	467,889	228,704	-	-	-	-
22 - Manufacture of rubber and plastics products	900,000	1,000,000	-	-	-	-
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except machinery and equipment	50,000	50,000	-	-	-	-
26 - Manufacture of computer, electronic and optical products	600,000	600,000	-	-	-	-
27 - Manufacture of electrical equipment	26,124	26,851	-	-	-	-
28 - Manufacture of machinery and equipment	24,990	25,508	-	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	287,782	299,198	-	-	-	-
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32 - Other manufacturing	-	-	-	-	-	-
Manufacture of jewellery and related articles	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	-	-	-	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	2,151,302	1,162,561	-	-	-	-
Electric power generation, transmission and distribution	2,151,302	1,162,561	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	1,730,000	580,000	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	421,302	13,328	-	-	-	-
f) Other	-	569,233	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	-	150,000	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-
42 - Civil engineering	-	150,000	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

Finance Institutions

(Thousand Rupees)

Jun-23

Fixed Deposits

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9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Dec-22	Mar-23	Jun-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	123,544	123,544	-	-	-	-
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	123,544	123,544	-	-	-	-
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-
H. Transportation and storage	23,500	23,500	-	-	-	-
49 - Land transport and transport via pipelines	-	-	-	-	-	-
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	23,500	23,500	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	308,415	-	-	-	-	-
55 - Accommodation	308,415	-	-	-	-	-
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	734,613	621,202	-	-	-	-
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	130,000	152,066	-	-	-	-
62 - Computer programming, consultancy and related activities	469,613	334,136	-	-	-	-
63 - Information service activities	135,000	135,000	-	-	-	-
K. Real estate activities	23,365	23,752	-	-	-	-
L. Professional, scientific and technical activities	98,084	122,873	-	-	-	-
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	60,084	69,624	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	38,000	53,249	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	265,000	275,000	-	-	-	-
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81. Services to buildings and landscape activities	265,000	275,000	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-
N. Education	343,499	446,163	-	-	-	-
O. Human health and social work activities	-	121,571	-	-	-	-
86 - Human health activities	-	121,571	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88. Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	178,008	178,008	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1,198,234	1,346,717	-	-	-	-
A. Private Trusts and Non-profit Organizations	1,083,666	1,218,549	-	-	-	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	114,568	128,168	-	-	-	-
VI. PERSONAL	2,536,678	2,400,825	-	-	-	-
A. Salaried persons	1,159,419	1,178,924	-	-	-	-
B. Self employed	759,817	483,230	-	-	-	-
C. Other Personal	617,442	738,671	-	-	-	-
VII. OTHER	200,500	1,100	-	-	-	-
Total	38,115,989	33,356,619	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Jun-23									
Fixed Deposits									
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	For Ten Years and Over	Sub Total	Total Deposits
-	120,000	-	-	-	-	-	-	120,000	120,000
-	-	-	-	-	-	-	-	-	-
-	120,000	-	-	-	-	-	-	120,000	120,000
-	-	-	-	-	-	-	-	-	-
6,000	4,000	6,500	16,000	-	-	-	-	32,500	32,500
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
6,000	4,000	6,500	16,000	-	-	-	-	32,500	32,500
-	-	-	-	-	-	-	-	-	-
35,000	-	-	-	-	-	-	-	35,000	35,000
35,000	-	-	-	-	-	-	-	35,000	35,000
-	-	-	-	-	-	-	-	-	-
16,684	293,168	475,840	137,550	-	-	-	-	923,242	923,242
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	253,168	25,840	2,550	-	-	-	-	281,558	281,558
16,684	40,000	200,000	-	-	-	-	-	256,684	256,684
-	-	250,000	135,000	-	-	-	-	385,000	385,000
819	-	-	1,236	-	-	-	-	2,055	2,055
24,050	45,000	12,396	35,000	-	-	-	-	116,446	116,446
-	-	-	-	-	-	-	-	-	-
24,050	-	12,396	35,000	-	-	-	-	71,446	71,446
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	45,000	-	-	-	-	-	-	45,000	45,000
-	-	-	-	-	-	-	-	-	-
-	275,000	-	-	-	-	-	-	275,000	275,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	275,000	-	-	-	-	-	-	275,000	275,000
-	-	-	-	-	-	-	-	-	-
134,555	60,961	1,578	260,503	-	-	-	-	457,597	457,597
20,000	10,569	-	-	-	-	-	-	30,569	30,569
20,000	10,569	-	-	-	-	-	-	30,569	30,569
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1,754	-	-	153,008	-	-	-	-	154,762	154,762
573,111	467,458	429,168	85,786	-	-	-	-	1,555,523	1,555,523
387,876	464,958	382,728	85,536	-	-	-	-	1,321,098	1,321,098
185,235	2,500	46,440	250	-	-	-	-	234,425	234,425
1,000,686	662,716	700,350	328,676	-	-	-	-	2,692,428	2,692,428
606,219	200,636	415,323	118,544	-	-	-	-	1,340,722	1,340,722
35,740	54,458	239,784	158,778	-	-	-	-	488,760	488,760
358,727	407,622	45,243	51,354	-	-	-	-	862,946	862,946
-	3,600	6,000	500	-	-	-	-	10,100	10,100
6,350,025	7,004,891	3,163,253	18,900,438	-	-	-	-	35,518,607	35,518,607

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Dec-22			Mar-23			Jun-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	980	980	-	1,014	1,014	-	1,219	1,219
	Govt.	-	9,326	9,326	-	11,750	11,750	-	13,091	13,091
	NFPSEs	-	5,499	5,499	-	4,350	4,350	-	5,167	5,167
	NBFCs & Fin Aux.	-	10,263	10,263	-	5,219	5,219	-	3,079	3,079
	Private Sector	-	8,112	8,112	-	7,274	7,274	-	8,705	8,705
	Trust Fund	-	1,198	1,198	-	1,347	1,347	-	1,556	1,556
	Personal	-	2,537	2,537	-	2,401	2,401	-	2,692	2,692
	Others	-	201	201	-	1	1	-	10	10
	Total	-	38,116	38,116	-	33,357	33,357	-	35,519	35,519
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Sindh	Foreign	-	980	980	-	1,014	1,014	-	1,219	1,219
	Govt.	-	7,983	7,983	-	8,695	8,695	-	10,036	10,036
	NFPSEs	-	5,499	5,499	-	4,350	4,350	-	5,167	5,167
	NBFCs & Fin Aux.	-	10,263	10,263	-	5,219	5,219	-	3,079	3,079
	Private Sector	-	6,512	6,512	-	6,639	6,639	-	6,524	6,524
	Trust Fund	-	885	885	-	1,025	1,025	-	1,217	1,217
	Personal	-	2,537	2,537	-	2,401	2,401	-	2,692	2,692
	Others	-	1	1	-	1	1	-	10	10
	Total	-	34,660	34,660	-	29,345	29,345	-	29,944	29,944
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	1,343	1,343	-	3,055	3,055	-	3,055	3,055
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	1,600	1,600	-	635	635	-	2,180	2,180
	Trust Fund	-	313	313	-	322	322	-	339	339
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	200	200	-	-	-	-	-	-
	Total	-	3,456	3,456	-	4,012	4,012	-	5,574	5,574

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Dec-22			Mar-23			Jun-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-

9.6 Deposits Distributed by Size of Accounts

Development Finance Institutions

(Thousand Rupees)

Size of Account (Rs.)	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	17	55,098	18	280	24	280
100,000 to 200,000	7	848	10	1,262	6	767
200,000 to 300,000	9	2,140	12	2,785	13	3,132
300,000 to 400,000	5	1,673	8	2,635	5	1,663
400,000 to 500,000	5	2,125	3	1,267	10	4,408
500,000 to 600,000	14	7,286	14	7,123	16	8,155
600,000 to 700,000	4	2,428	8	4,926	6	3,745
700,000 to 800,000	3	2,150	5	3,605	5	3,633
800,000 to 900,000	4	3,223	4	3,229	6	4,986
900,000 to 1,000,000	3	2,851	1	949	4	3,812
1,000,000 to 2,000,000	64	79,950	59	73,405	88	112,490
2,000,000 to 3,000,000	33	74,190	40	95,189	42	93,786
3,000,000 to 4,000,000	18	58,831	25	84,922	23	78,484
4,000,000 to 5,000,000	9	37,601	15	66,794	20	86,851
5,000,000 to 6,000,000	34	178,608	33	177,335	26	138,549
6,000,000 to 7,000,000	10	62,137	12	76,115	18	114,640
7,000,000 to 8,000,000	3	22,451	6	43,341	8	59,355
8,000,000 to 9,000,000	10	81,449	10	84,027	9	74,612
9,000,000 to 10,000,000	5	46,377	10	93,812	15	145,115
10,000,000 to 100,000,000	155	5,684,658	137	4,654,386	147	4,591,327
100,000,000 & Over	85	31,709,915	68	27,879,232	83	29,988,817
Total	497	38,115,989	498	33,356,619	574	35,518,607

*The upper limits of the ranges are exclusive of amounts e.g. Rs. 500,000 to 600,000 stands for Rs. 500,000 and over but less than Rs. 600,000

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	-	-	-	-		-
II. Securities, Shares and Other						
Financial Instruments:	5	913,321	7	1,036,435	8	1,714,907
A. Quoted on the Stock Exchange:	3	59,154	2	9,054	2	8,954
1. To Stock Brokers and Dealers:	2	51,800	1	1,700	1	1,600
(a) Government and Other Trustee Securities	-	-	-	-		-
(b) Shares and Debentures	1	50,000	-	-		-
(c) Participation Term Certificates	-	-	-	-		-
(d) Others	1	1,800	1	1,700	1	1,600
2. To Others:	1	7,354	1	7,354	1	7,354
(a) Government and Other Trustee Securities	-	-	-	-		-
(b) Shares and Debentures	-	-	-	-		-
(c) Participation Term Certificates	-	-	-	-		-
(d) Others	1	7,354	1	7,354	1	7,354
B. Unquoted on the Stock Exchange:	2	854,167	5	1,027,381	6	1,705,953
1. To Stock Brokers and Dealers:	-	-	-	-		-
(a) Government and Other Trustee Securities	-	-	-	-		-
(b) Shares and Debentures	-	-	-	-		-
(c) Participation Term Certificates	-	-	-	-		-
(d) Others	-	-	-	-		-
2. To Others:	2	854,167	5	1,027,381	6	1,705,953
(a) Government and Other Trustee Securities	-	-	-	-		-
(b) Shares and Debentures	-	-	-	-		-
(c) Participation Term Certificates	-	-	-	-		-
(d) Others	2	854,167	5	1,027,381	6	1,705,953
III. Merchandise	31	6,007,740	43	5,775,661	39	5,587,126
A. Food Items:	2	750,000	4	800,000	4	840,900
1. Wheat	-	-	-	-		-
2. Rice and Paddy	1	250,000	1	250,000	3	340,900
3. Other Grains & Pulses:	-	-	-	-		-
(a) Indigenous	-	-	-	-		-
(b) Imported	-	-	-	-		-
4. Edible Oils:	-	-	-	-		-
(a) Indigenous	-	-	-	-		-
(b) Imported	-	-	-	-		-
5. Sugar:	1	500,000	3	550,000	1	500,000
(a) Indigenous	1	500,000	3	550,000	1	500,000
(b) Imported	-	-	-	-		-
6. Kariana And Spices	-	-	-	-		-
7. Fish And Fish Preparations	-	-	-	-		-
8. Other Food Items:	-	-	-	-		-
(a) Indigenous	-	-	-	-		-
(b) Imported	-	-	-	-		-
B. Raw Materials:	6	712,618	13	555,311	11	430,924
1. Cotton Raw:	2	300,000	8	276,903	7	175,000
(a) Indigenous	1	100,000	8	276,903	7	175,000
(b) Imported	1	200,000	-	-		-
2. Synthetic Fibers:	-	-	-	-		-
(a) Indigenous	-	-	-	-		-
(b) Imported	-	-	-	-		-
3. Fertilizers:	-	-	-	-		-
(a) Indigenous	-	-	-	-		-
(b) Imported	-	-	-	-		-
4. Petroleum Crude:	2	15,250	3	15,250	1	3,000
(a) Indigenous	2	15,250	3	15,250	1	3,000
(b) Imported	-	-	-	-		-
5. Iron and Steel:	-	-	-	-		-

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	2	397,368	2	263,158	3	252,924
(a) Indigenous	1	197,368	2	263,158	3	252,924
(b) Imported	1	200,000	-	-	-	-
C. Finished/Manufactured Goods:	23	4,545,122	26	4,420,350	24	4,315,302
1. Cotton Textiles:	1	375,000	-	-	2	500,000
(a) Indigenous	1	375,000	-	-	2	500,000
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	17	3,201,623	17	2,993,139	17	2,858,271
(a) Indigenous	1	247,610	1	162,390	2	100,189
(b) Imported	16	2,954,013	16	2,830,749	15	2,758,082
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	1	200,000	1	200,000
12. Other Finished Goods:	5	968,499	8	1,227,211	4	757,031
(a) Indigenous	4	940,000	5	1,174,896	3	702,604
(b) Imported	1	28,499	3	52,315	1	54,427
IV. Fixed Assets Including Machinery	1,435	95,243,742	1,725	95,907,901	1,468	99,405,052
A. Transport Equipment	348	747,992	365	786,239	361	811,473
B. Furniture & Fixtures	5	1,581,182	5	1,431,182	5	1,093,182
C. Office Equipment	4	174,241	4	173,451	1	22,647
D. Other Machinery & Equipment	1,078	92,740,327	1,351	93,517,029	1,101	97,477,750
V. Real Estate	36,576	43,801,370	35,923	43,976,312	35,128	42,957,285
A. Land	112	11,776,583	135	13,606,727	139	13,553,039
1. Residential	2	152,461	2	71,500	43	1,820,398
(a) House	2	152,461	2	71,500	43	1,820,398
(b) Flat	-	-	-	-	-	-
2. Non-Residential	110	11,624,122	133	13,535,227	96	11,732,641
(a) Commercial	3	221,333	19	687,102	1	138,000
(b) Industrial	19	2,150,180	32	3,566,654	20	2,517,444
c) Agriculture	61	5768084	55	5798535	47	5,577,571
(c) Others	27	3,484,525	27	3,482,936	28	3,499,626
B. Buildings:	36,464	32,024,787	35,788	30,369,585	34,989	29,404,246
1. Residential	36,321	21,466,806	35,632	20,748,909	34,843	19,938,548
(a) House	36,017	20,404,026	35,325	19,700,114	34,539	18,933,167
(b) Flat	304	1,062,780	307	1,048,795	304	1,005,381
2. Non-Residential	143	10,557,981	156	9,620,676	146	9,465,698
(a) Commercial	74	8,092,066	84	7,392,617	78	7,267,327
(b) Industrial	12	1,799,694	11	1,677,792	12	1,661,266
c) Agriculture	57	666221	60	550267	56	537,105
(c) Others	-	-	1	-	-	-
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	329	20,968,673	208	19,809,743	214	18,473,777
A. Other Secured Advances	293	15,650,584	172	14,753,310	172	13,657,453
1. Receivables	1	177,778	1	133,333	1	133,333
2. Employees Benefits	56	812,823	52	14,275	51	15,664
3. Others	236	14,659,983	119	14,605,702	120	13,508,456
B. Advances Secured by Guarantee(s)	36	5,318,089	36	5,056,433	42	4,816,324
1. Institutional Guarantee(s)	5	4,940,741	5	4,678,241	5	4,415,741
2. Individual Guarantee(s)	31	377,348	31	378,192	37	400,583
VIII. Unsecured Advances	391	423,098	577	572,765	619	795,312
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	344	32,750	522	58,747	559	61,727
3. Others	47	390,348	55	514,018	60	733,585
Total	38,767	167,357,944	38,483	167,078,817	37,476	168,933,459

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	38,767	167,357,944	38,483	167,078,817	37,476	168,933,459
I. GOVERNMENT	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	5	4,940,741	5	4,678,241	5	4,415,741
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	5	4,940,741	5	4,678,241	5	4,415,741
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	9	2,802,742	15	2,414,616	9	2,105,952
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	2	1,575,000	2	1,425,000	2	1,087,500
Stock Exchange & Brokerage Houses	1	50,000	-	-	-	-
Modarabas	2	174,803	6	286,122	2	269,958
Other NBFIs	4	1,002,939	7	703,494	3	348,494
IV. PRIVATE SECTOR (BUSINESS)	1,466	138,976,025	1,819	138,399,525	1,632	141,201,546
A. Agriculture, forestry and fishing	58	1,908,798	74	1,907,942	53	1,709,840
1. Crop and animal production, hunting and related service activities	58	1,908,798	74	1,907,942	53	1,709,840
Growing of Wheat, Rice, Sugar Cane & Cotton	3	34,500	7	55,625	16	116,259
Growing of tropical, subtropical, pome and stone fruits & vegetables	2	56,250	2	62,750	13	117,570
Growing of other fruits, vegetables and crops	1	10,000	1	10,000	8	56,503
Raising of livestock and other related activities	6	1,395,059	6	1,394,759	11	1,385,508
Other agricultural support activities	46	412,989	58	384,808	5	34,000
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	24	3,185,837	25	3,435,837	27	6,530,028
05 - Mining of coal and lignite	1	1,000,000	2	1,250,000	3	4,000,000
06 - Extraction of crude petroleum and natural gas	23	2,185,837	23	2,185,837	24	2,530,028
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	1,017	92,081,947	1,301	91,948,174	1,150	92,648,071
10 - Manufacture of food products	196	18,036,617	283	19,283,949	254	18,263,980
11 - Manufacture of beverages	1	180,000	1	180,000	1	180,000
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	366	29,241,292	449	29,672,520	402	30,368,420
Preparation and spinning of textile fibres	87	8,250,825	134	8,613,158	112	8,624,076
Weaving of textiles	54	5,408,093	76	5,319,486	67	5,182,139
Finishing of textiles	47	4,944,625	46	4,577,741	48	5,228,165
Manufacture of knitted and crocheted fabrics	3	126,121	3	126,121	3	126,121
Manufacture of made-up textile articles, except apparel	158	10,093,038	177	10,632,384	164	10,806,779
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	17	418,590	13	403,630	8	401,140
14 - Manufacture of wearing apparel	38	4,992,790	108	4,714,492	62	5,099,473
15 - Manufacture of leather and related products	4	87,793	4	86,672	3	85,641

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	1	80,000	1	80,000	1	80,000
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	3	7,793	3	6,672	2	5,641
a. Leather wear	3	7,793	3	6,672	2	5,641
b. Rubber and Plastic wear	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	3	13,094	3	12,561	1	2,999
17 - Manufacture of paper and paper products	10	859,506	13	416,963	17	971,155
18 - Printing and reproduction of recorded media	58	760,550	67	824,685	66	954,695
Printing and other service activities related to printing	58	760,550	67	824,685	66	954,695
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	3	777,500	3	736,875	3	736,875
20 - Manufacture of chemicals and chemical products	98	7,854,330	133	7,782,199	111	7,912,196
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	22	4,108,160	24	3,891,407	28	4,877,050
22 - Manufacture of rubber and plastics products	59	3,836,826	62	4,105,855	53	4,195,859
23 - Manufacture of other non-metallic mineral products	28	5,539,631	23	4,132,311	21	4,106,315
24 - Manufacture of basic metals	53	6,466,301	56	7,365,305	54	6,504,942
25 - Manufacture of fabricated metal products, except machinery and equipment	23	1,038,483	15	968,647	15	1,028,171
26 - Manufacture of computer, electronic and optical products	8	2,850,000	8	2,766,896	6	2,678,871
27 - Manufacture of electrical equipment	22	3,849,644	22	3,468,745	21	3,150,673
28 - Manufacture of machinery and equipment	-	-	-	-	1	5,000
29 - Manufacture of motor vehicles, trailers and semi-trailers	14	887,688	14	861,669	17	840,935
30 - Manufacture of other transport equipment	3	582,892	3	574,586	3	574,586
31 - Manufacture of furniture	2	20,000	2	20,000	6	40,000
32 - Other manufacturing	5	94,225	6	77,487	3	66,160
Manufacture of jewellery and related articles	1	40,000	1	20,000	1	20,000
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	1	41,667	1	41,667	1	41,667
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	3	12,558	4	15,820	1	4,493
33 - Repair and installation of machinery and equipment	1	4,625	2	4,350	2	4,075
D. Electricity, gas, steam and air conditioning supply	127	25,883,067	152	26,265,604	155	24,037,488
Electric power generation, transmission and distribution	121	24,549,335	146	24,973,776	150	22,768,813
a) Hydal	7	283,658	5	269,333	5	248,000
b) Thermal	22	8,232,527	30	5,925,958	21	4,081,446
c) Coal Based	17	10,519,158	19	10,925,567	23	12,415,768
d) Wind	33	2,620,010	34	2,532,375	34	2,464,543
e) Solar	26	787,070	39	781,889	50	793,933
f) Other	16	2,106,912	19	4,538,654	17	2,765,123
Manufacture of gas; distribution of gaseous fuels through mains	6	1,333,732	6	1,291,828	5	1,268,675
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	44	2,632,340	51	2,627,308	35	2,271,632
41 - Construction of buildings	8	713,209	10	710,406	8	619,075
42 - Civil engineering	36	1,919,131	41	1,916,902	24	1,590,243
43 - Specialized construction activities	-	-	-	-	3	62,314

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	36	2,431,163	45	1,866,142	63	2,145,279
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	234,375	1	234,375	2	235,049
46 - Wholesale trade, except of motor vehicles and motorcycles	16	433,735	21	93,688	20	110,789
47 - Retail trade, except of motor vehicles and motorcycles	19	1,763,053	23	1,538,079	41	1,799,441
H. Transportation and storage	29	1,293,332	29	1,136,002	24	1,107,085
49 - Land transport and transport via pipelines	23	385,291	24	370,696	21	364,185
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	6	908,041	5	765,306	3	742,900
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	14	2,812,919	15	2,648,215	24	2,601,619
55 - Accommodation	6	2,773,211	5	2,607,753	8	2,524,431
56 - Food and beverage service activities	8	39,708	10	40,462	16	77,188
J. Information and communication	30	3,543,979	31	3,605,164	32	4,928,162
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	2	76,555	2	72,211	4	70,764
60 - Programming and broadcasting activities	1	80,000	1	80,000	2	88,383
61 - Telecommunications	13	2,874,138	14	3,008,645	13	4,346,199
62 - Computer programming, consultancy and related activities	8	387,620	8	329,859	8	307,827
63 - Information service activities	6	125,666	6	114,449	5	114,989
K. Real estate activities	9	1,126,159	7	1,025,440	4	1,006,690
L. Professional, scientific and technical activities	3	68,826	2	35,705	2	28,807
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	2	45,999	1	15,249	1	10,000
71 - Architectural and engineering activities; technical testing and analysis	1	22,827	1	20,456	1	18,807
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	2	94,511	2	93,357	4	97,834
77 - Rental and leasing activities	-	-	-	-	1	750
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	1	4,904
82 - Office administrative, office support and other business support activities	2	94,511	2	93,357	2	92,180
N. Education	29	1,302,835	32	1,230,910	31	1,218,882
O. Human health and social work activities	39	588,522	48	552,749	24	852,386
86 - Human health activities	39	588,522	48	552,749	23	552,386
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	1	300,000
P. Arts, entertainment and recreation	1	760	1	720	-	-
Q. Other service activities	4	21,030	4	20,256	4	17,743
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	2	15,010	1	10,000	1	7,500
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	2	15,010	1	10,000	1	7,500
VI. PERSONAL	37,284	20,394,499	36,627	19,889,582	35,813	19,354,197
A. Bank Employees	1,046	1,708,589	1,102	1,761,268	1,147	1,850,719
1) For house building	412	1,445,815	412	1,432,584	416	1,462,404
2) For transport i.e. purchase of car etc.	321	147,019	332	200,147	334	247,559
3) Other purposes	313	115,755	358	128,537	397	140,756
B. Consumer Financing	36,237	18,685,246	35,524	18,127,650	34,665	17,502,814
1) For house building	35,871	18,670,690	35,156	18,113,094	34,352	17,488,603
2) For transport i.e. purchase of car etc	1	249	1	249	1	249
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	84	678	84	678	23	333
5) Personal loans	281	13,629	283	13,629	289	13,629
C) Other	1	664	1	664	1	664
VII. OTHER	1	228,927	16	1,686,853	16	1,848,523
Total	38,767	167,357,944.0	38,483	167,078,817	37,476	168,933,459

9.9 Advances Classified by Rate of Interest

Development Finance Institutions

(Thousand Rupees)

Rate of Interest	Dec-22	Mar-23	Jun-23
0.00	11,457,021	15,032,404	15,467,435
1.00	-	-	-
2.00	-	-	-
3.00	8,237,645	8,556,567	7,641,601
4.00	11,737,215	10,706,180	10,910,799
5.00	13,001,988	13,005,829	10,958,857
6.00	3,994,969	3,888,010	3,532,336
7.00	3,804,538	4,010,240	3,583,204
8.00	1,521,479	1,254,019	1,254,017
9.00	383,757	246,017	522,768
10.00	906,351	641,581	643,240
11.00	24,843	14,332	8,849
12.00	2,694,939	2,359,120	2,259,486
13.00	1,732,216	1,445,096	1,423,444
14.00	119,440	4,018	1,310
15.00	1,523,139	1,047	612
16.00	474,647	67,342	58,060
17.00	14,675,176	2,158,313	153,818
18.00	35,242,329	5,929,355	688,663
19.00	33,848,253	9,955,220	1,630,707
20.00	19,243,438	16,237,832	5,016,670
21.00	1,801,888	15,045,993	3,417,149
22.00	904,937	13,419,000	884,369
23.00	27,448	17,415,181	23,155,940
24.00	288	16,366,613	43,422,933
25.00 & above	-	9,319,508	32,297,192
Total	167,357,944	167,078,817	168,933,459

*Each number in the left column delineates a range for the interest rate. For example 1 means 0 to 1 (excluding 1). Similarly "18" means 17 (incl.) to 18 (excl.)

**9.10 Province/Region wise Advances by borrowers
Development Finance Institutions**

(Million Rupees)

Provinces/Regions	Category	Dec-22			Mar-23			Jun-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	4,941	4,941	-	4,678	4,678	-	4,416	4,416
	NBFCs & Fin Aux.	-	2,803	2,803	-	2,415	2,415	-	2,106	2,106
	Private Sector	28	138,948	138,976	43	138,357	138,400	67	141,134	141,202
	Trust Fund	-	15	15	-	10	10	-	8	8
	Personal	19,233	1,161	20,394	18,760	1,129	19,890	18,183	1,171	19,354
	Others	-	229	229	-	1,687	1,687	-	1,849	1,849
	Total	19,261	148,097	167,358	18,803	148,276	167,079	18,251	150,683	168,933
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	6	-	6	13	-	13	35	-	35
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	9,212	-	9,212	8,948	-	8,948	8,647	-	8,647
	Others	-	-	-	-	-	-	-	-	-
	Total	9,218	-	9,218	8,961	-	8,961	8,682	-	8,682
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	3,741	3,741	-	3,553	3,553	-	3,366	3,366
	NBFCs & Fin Aux.	-	2,575	2,575	-	2,281	2,281	-	1,973	1,973
	Private Sector	17	111,676	111,693	18	111,206	111,225	18	112,062	112,080
	Trust Fund	-	15	15	-	10	10	-	8	8
	Personal	5,954	954	6,908	5,846	952	6,798	5,703	979	6,681
	Others	-	229	229	-	1,687	1,687	-	1,849	1,849
	Total	5,971	119,189	125,161	5,864	119,690	125,554	5,721	120,235	125,956
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,851	-	1,851	1,789	-	1,789	1,713	-	1,713
	Others	-	-	-	-	-	-	-	-	-
	Total	1,851	-	1,851	1,789	-	1,789	1,713	-	1,713
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	106	-	106	103	-	103	99	-	99
	Others	-	-	-	-	-	-	-	-	-
	Total	106	-	106	103	-	103	99	-	99
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	1,200	1,200	-	1,125	1,125	-	1,050	1,050
	NBFCs & Fin Aux.	-	228	228	-	133	133	-	133	133
	Private Sector	5	27,272	27,277	11	27,150	27,161	14	29,072	29,087
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	752	208	960	735	178	913	704	192	896
	Others	-	-	-	-	-	-	-	-	-
	Total	758	28,907	29,665	746	28,586	29,333	718	30,448	31,166

**9.10 Province/Region wise Advances by borrowers
Development Finance Institutions**

(Million Rupees)

Provinces/Regions	Category	Dec-22			Mar-23			Jun-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,289	-	1,289	1,268	-	1,268	1,248	-	1,248
	Others	-	-	-	-	-	-	-	-	-
	Total	1,289	-	1,289	1,268	-	1,268	1,248	-	1,248
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	68	-	68	70	-	70	70	-	70
	Others	-	-	-	-	-	-	-	-	-
	Total	68	-	68	70	-	70	70	-	70

9.11 Advances Classified by Size of Accounts

Development Finance Institutions

(Thousand Rupees)

Size of Account (Rs.)	Dec-22		Mar-23		Jun-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	245	492	247	468	261	461
5,000 to 10,000	369	2,468	358	2,369	304	2,100
10,000 to 20,000	1,905	29,058	1,905	29,124	1,898	29,083
20,000 to 25,000	2,087	44,894	2,079	44,733	2,061	44,329
25,000 to 30,000	616	16,736	605	16,458	606	16,462
30,000 to 40,000	2,038	69,069	2,044	69,273	2,022	68,493
40,000 to 50,000	2,882	124,101	2,862	123,049	2,876	123,417
50,000 to 60,000	2,500	136,412	2,507	136,799	2,467	134,591
60,000 to 70,000	4,442	270,214	4,412	268,337	4,326	262,955
70,000 to 80,000	1,269	94,368	1,246	92,708	1,239	92,053
80,000 to 90,000	1,239	104,124	1,229	103,272	1,208	101,580
90,000 to 100,000	1,152	108,773	1,123	106,093	1,109	104,746
100,000 to 200,000	4,785	652,257	4,669	634,407	4,549	616,592
200,000 to 300,000	1,825	445,810	1,743	425,300	1,595	387,387
300,000 to 400,000	1,097	382,336	1,087	382,149	1,119	390,953
400,000 to 500,000	961	428,487	907	403,315	840	374,114
500,000 to 600,000	584	320,334	596	327,026	522	286,246
600,000 to 700,000	560	362,903	541	351,105	531	344,410
700,000 to 800,000	566	424,189	509	381,087	520	389,389
800,000 to 900,000	528	448,236	519	439,510	477	404,254
900,000 to 1,000,000	447	423,477	426	404,616	385	365,589
1,000,000 to 2,000,000	2,579	3,772,620	2,509	3,673,860	2,467	3,641,179
2,000,000 to 3,000,000	1,279	3,082,696	1,275	3,098,974	1,232	3,003,108
3,000,000 to 4,000,000	627	2,173,211	650	2,260,351	623	2,173,156
4,000,000 to 5,000,000	420	1,881,398	410	1,847,060	413	1,859,520
5,000,000 to 6,000,000	297	1,644,776	341	1,865,061	296	1,624,613
6,000,000 to 7,000,000	114	741,660	120	778,607	128	837,576
7,000,000 to 8,000,000	90	679,190	87	657,556	98	738,021
8,000,000 to 9,000,000	93	791,473	102	867,999	101	861,529
9,000,000 to 10,000,000	133	1,277,098	128	1,225,535	119	1,140,493
10,000,000 to 100,000,000	618	22,129,947	831	27,128,026	646	25,365,941
100,000,000 & Over	420	124,295,137	416	118,934,590	438	123,149,118
Total	38,767	167,357,944	38,483	167,078,817	37,476	168,933,459

*The upper limits of the ranges are exclusive of amounts e.g. Rs. 500,000 to 600,000 stands for Rs. 500,000 and over but less than Rs. 600,000

9.12 Classification of Investments in Securities and Shares

Development Finance Institutions

(Thousand Rupees)

Securities / Shares	Dec-22			Mar-23			Jun-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	1,026,193,891	1,193,206,471	1,077,810,025	1,305,124,449	1,350,180,786	1,319,372,559	2,830,983,068	2,953,886,148	2,862,556,194
1) Treasury Bills	591,688,751	612,108,323	597,961,825	732,603,747	767,463,360	738,656,645	2,157,514,105	2,257,154,000	2,173,204,042
2) Pakistan Investment Bonds (PIBs)	434,505,140	581,098,148	479,848,200	572,520,702	582,717,426	580,715,914	673,468,963	696,732,148	689,352,152
a. Fixed Rate	102,970,415	242,597,548	140,442,121	147,806,790	150,020,126	145,172,504	148,431,808	149,973,948	148,146,927
b. Floating Rate	331,534,725	338,500,600	339,406,079	424,713,912	432,697,300	435,543,410	525,037,155	546,758,200	541,205,225
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	20,290,758	26,581,260	49,680,823	19,293,874	25,462,795	52,074,970	18,804,082	24,932,487	54,620,029
1) Quoted On The Stock Exchange	15,134,842	14,474,314	43,887,696	14,139,807	13,357,698	46,332,506	12,740,579	11,917,954	47,717,891
of which:									
Financial Institutions	1,913,743	1,427,209	1,787,424	1,563,200	1,100,760	1,422,016	1,594,996	1,105,942	1,415,617
NFPSEs	771,651	314,352	628,052	699,980	242,681	523,478	655,993	262,773	492,390
Private Sector	7,576,757	5,650,176	7,356,640	6,919,563	4,806,984	6,694,726	5,898,244	3,693,207	5,878,979
2) Unquoted On The Stock Exchange	5,155,916	12,106,946	5,793,127	5,154,067	12,105,097	5,742,464	6,063,503	13,014,533	6,902,138
of which:									
Financial Institutions	1,444,607	8,398,118	2,532,241	1,454,420	8,407,931	2,496,282	1,465,484	8,418,995	2,508,371
NFPSEs	150,000	150,000	100,000	150,000	150,000	100,000	150,000	150,000	100,000
Private Sector	3,561,309	3,558,828	3,160,886	3,549,647	3,547,166	3,146,182	4,448,019	4,445,538	4,293,767
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	6,366	6,366	37,119	6,366	6,366	37,665	6,366	6,366	37,953
VII. CERTIFICATE OF INVESTMENTS	22,500	22,500	-	22,500	22,500	-	22,500	22,500	-
VIII. TERM FINANCE CERTIFICATES	25,570,750	25,714,246	27,449,881	24,970,017	25,004,105	26,753,262	24,702,077	24,648,187	26,521,054
IX. MUTUAL FUNDS	686,852	714,828	889,608	687,707	695,928	891,488	670,963	721,012	863,237
X. OTHERS	92,545	100,000	92,545	96,819	100,000	96,819	213,004	213,004	213,004
XI. Islamic Banking Products - Investments	9,534,701	9,598,383	9,771,272	12,202,056	10,978,829	11,239,562	10,755,498	10,627,155	10,942,384
a. Government Islamic Securities	-	-	-	1,500,000	1,503,000	1,503,000	-	-	-
1. GOP Ijara Sukuk	-	-	-	1,500,000	1,503,000	1,503,000	-	-	-
a. Variable Rental Rate (VRR)	-	-	-	1,500,000	1,503,000	1,503,000	-	-	-
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	9,418,960	9,482,642	9,655,531	10,580,973	9,354,746	9,615,479	10,305,954	10,177,611	10,492,840
1) Diminishing Musharaka Sukuk	7,243,323	7,243,323	7,427,601	6,687,386	6,675,518	6,832,596	7,010,694	6,988,948	7,207,382
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	614,359	600,000	614,359	614,359	600,000	603,041
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	2,175,637	2,239,319	2,227,930	3,279,228	2,079,228	2,168,524	2,680,901	2,588,663	2,682,417
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	115,741	115,741	115,741	121,083	121,083	121,083	449,544	449,544	449,544
Total	1,082,398,363	1,255,944,054	1,165,731,273	1,362,403,788	1,412,451,309	1,410,466,325	2,886,157,558	3,015,056,859	2,955,753,855

Appendices

Appendix-I (a)
Reporting Scheduled Banks, their Websites, No. of Branches & ATMs
by Group as on 30 June. 2023

Sr. No	Banking Group/Banks	Website	No. of Branches			No. of ATMs
			Conventional	Islamic	Total	
A)	Public Sector Commercial Banks		2,413	463	2,876	2,620
1	First Women Bank Ltd.	www.fwbl.com.pk	43		43	24
2	National Bank of Pakistan	www.nbp.com.pk	1,323	188	1,511	1,325
3	Sindh Bank Limited	www.sindhbank.com.pk	309	15	324	267
4	The Bank of Khyber	www.bok.com.pk	113	120	233	260
5	The Bank of Punjab	www.bop.com.pk	625	140	765	744
B)	Specialized Banks		648	16	664	49
1	SME Bank Limited.	www.smebank.org	12		12	-
2	The Punjab Provincial Cooperative Bank Ltd.	www.ppcbl.com.pk	151		151	-
3	Zarai Taraqati Bank Limited	www.ztbl.com.pk	485	16	501	49
C)	Domestic Private Banks		8,674	3,963	12,637	14,325
1	Al-Baraka Bank (Pakistan) Ltd.	www.albaraka.com.pk		170	170	178
2	Allied Bank Limited	www.abl.com	1,340	119	1,459	1,541
3	Askari Bank Limited	www.askaribank.com.pk	425	117	542	685
4	Bank Al-Falah Ltd.	www.bankalfalah.com	604	301	905	1,009
5	Bank Al-Habib Ltd.	www.bankalhabib.com	879	181	1,060	1,316
6	BankIslami Pakistan Limited	www.bankislami.com.pk		310	310	396
7	Dubai Islamic Banking Pakistan Limited	www.dibpak.com		235	235	228
8	Faysal Bank Ltd.	www.faysalbank.com	1	699	700	702
9	Habib Bank Ltd.	www.hbl.com	1,419	307	1,726	2,299
10	Habib Metropolitan Bank Limited	www.habibmetro.com	404	115	519	547
11	JS Bank Limited	www.jsbl.com	272		272	333
12	MCB Bank Limited	www.mcb.com.pk	1,431		1,431	1,472
13	MCB Islamic Bank Ltd.	www.mcbislamicbank.com		201	201	188
14	Meezan Bank Limited	www.meezanbank.com		982	982	1,098
15	Samba bank Ltd	www.samba.com.pk	47		47	50
16	Silk Bank Ltd.	www.silkbank.com.pk	82	23	105	110
17	Soneri Bank Ltd.	www.soneribank.com	364	40	404	386
18	Standard Chartered Bank (Pakistan) Ltd.	www.sc.com	38	2	40	149
19	Summit Bank Limited	www.summitbank.com.pk	179	14	193	209
20	United Bank Ltd.	www.ubl.com.pk	1,189	147	1,336	1,429
D)	Foreign Banks		9	-	9	3
1	Bank of China	www.bankofchina.com.pk	1	-	1	-
2	Citi Bank Pakistan	www.citibank.com.pk	3	-	3	-
3	Deutsche Bank AG	www.db.com	2	-	2	-
4	ICBC	www.icbc-ltd.com	3	-	3	3
Total:-			11,744	4,442	16,186	16,997

Appendix-I (b)
Reporting MFBs and DFIs, their Websites, No. of Branches & ATMs
As on 30 June. 2023

Sr. No	Microfinance Banks	Websites	No. of	
			Branches	ATMs
1	Advans Pakistan Microfinance Bank Ltd.	www.advanspakistan.com	20	-
2	Apna Microfinance Bank	www.apnabank.com.pk	112	55
3	FINCA Microfinance Bank Ltd.	www.finca.pk	126	42
4	Khushhalibank Ltd.	www.khushhalibank.com.pk	207	125
5	Mobilink Microfinance Bank Ltd.	www.mobilinkbank.com	109	101
6	NRSP Microfinance Bank Ltd.	www.nrspbank.com	136	78
7	Pak Oman Microfinance Bank Ltd.	www.pomicro.com	65	-
8	Sindh Microfinance Bank	www.sindhmfib.com	20	-
9	Telenor Microfinance Bank	www.telenor.com	49	64
10	HBL Microfinance Bank Ltd.	www.hblmfib.com	187	102
11	U Microfinance Bank Ltd.	www.ubank.com.pk	323	244
Total:-			1,354	811

Sr. No	Development Financial Institutions	Websites	No. of	
			Branches	ATMs
1	House Building Finance Company Ltd.	www.hbfc.com.pk	52	-
2	Saudi Pak Industrial & Agricultural Investment Company Ltd.	www.saudipak.com	1	-
3	Pak Kuwait Investment Company (Private) Ltd.	www.pkic.com	1	-
4	Pak Libya Holding Company Ltd.	www.paklibya.com.pk	1	-
5	Pak Oman Investment Company Ltd.	www.pakoman.com	1	-
6	Pak Brunei Investment Company Ltd.	www.pakbrunei.com.pk	1	-
7	Pair Investment Co. Ltd.	www.pairinvestment.com	1	-
8	Pak China Investment Co. Ltd.	www.pakchinainvest.com	1	-
Total:-			59	-

Appendix-II
Number of Reporting Scheduled Banks and their Branches
(1982-2023)

As on 31 st December	Pakistani Banks		Foreign Banks		Total	
	No. of Banks	No. of Branches	No. of Banks	No. of Branches	No. of Banks	No. of Branches
1982	9	7,248	23	58	32	7,306
1983	9	7,120	23	59	32	7,179
1984	9	6,997	23	59	32	7,056
1985	9	6,958	23	59	32	7,017
1986	9	6,988	22	62	31	7,050
1987	9	7,061	25	65	34	7,126
1988	9	7,168	28	65	37	7,233
1989	10	7,222	25	66	35	7,288
1990	10	7,372	27	67	37	7,439
1991	10	7,477	29	72	39	7,549
1992	20	7,574	27	70	47	7,644
1993	20	7,648	27	73	47	7,721
1994	23	8,055	26	79	49	8,134
1995	25	8,345	26	77	51	8,422
1996	25	8,450	27	82	52	8,532
1997	25	8,190	27	88	52	8,278
1998	25	7,867	27	93	52	7,960
1999	25	7,779	27	95	52	7,874
2000	24	7,741	25	87	49	7,828
2001	24	6,898	25	90	49	6,988
2002	24	6,869	22	80	46	6,949
2003	26	6,823	20	81	46	6,904
2004	27	6,959	17	90	44	7,049
2005	28	7,234	17	114	45	7,348
2006	32	7,644	13	60	45	7,704
2007	34	8,101	12	68	46	8,169
2008	33	8,655	13	89	46	8,744
2009	33	8,966	13	93	46	9,059
2010	34	9,281	12	58	46	9,339
2011	31	9,712	13	60	44	9,772
2012	31	10,262	7	33	38	10,295
2013	31	10,913	7	27	38	10,940
2014	31	11,533	6	18	37	11,551
2015	31	12,283	4	10	35	12,293
2016	30	12,983	4	10	34	12,993
2017	29	13,618	4	10	33	13,628
2018	29	14,109	5	10	34	14,119
2019	28	14,590	4	9	32	14,599
2020	28	14,841	4	9	32	14,850
2021	28	15,235	4	9	32	15,244
2022	28	16,063	4	9	32	16,072
2023*	28	16,177	4	9	32	16,186

*End June 2023

Appendix-III
Province-Wise Number of Scheduled Bank Branches
(2003-2023)

Year	Month	Azad Jammu & Kashmir	Balochistan	FATA*	Gilgit-Baltistan	Islamabad	Khyber-Pakhtunkhwa	Punjab	Sindh	Total
2003	June	336	267	50	36	134	847	3,822	1,424	6,916
	December	329	265	48	37	136	846	3,802	1,441	6,904
2004	June	324	262	48	37	138	840	3,791	1,442	6,882
	December	319	267	48	37	145	851	3,878	1,504	7,049
2005	June	319	267	49	37	154	854	3,910	1,515	7,105
	December	319	276	51	38	158	858	4,035	1,613	7,348
2006	June	319	278	50	37	163	864	4,071	1,639	7,421
	December	325	283	49	37	186	877	4,206	1,741	7,704
2007	June	329	283	49	37	190	882	4,229	1,756	7,755
	December	332	296	49	39	213	912	4,436	1,892	8,169
2008	June	338	303	49	39	223	922	4,521	1,948	8,343
	December	351	322	48	42	245	946	4,731	2,059	8,744
2009	June	354	321	48	42	247	948	4,747	2,076	8,783
	December	367	329	49	43	258	961	4,891	2,161	9,059
2010	June	372	331	49	43	260	961	4,914	2,166	9,096
	December	384	337	50	47	283	977	5,038	2,223	9,339
2011	June	388	337	48	47	287	992	5,052	2,248	9,399
	December	400	350	48	53	303	1,026	5,235	2,357	9,772
2012	June	403	350	49	54	309	1,034	5,260	2,388	9,847
	December	420	365	49	63	334	1,078	5,457	2,529	10,295
2013	June	420	368	49	68	339	1,087	5,481	2,549	10,361
	December	434	387	49	75	361	1,139	5,780	2,715	10,940
2014	June	433	388	48	75	363	1,143	5,802	2,732	10,984
	December	444	400	48	81	398	1,189	6,122	2,869	11,551
2015	June	452	405	49	81	404	1,199	6,208	2,918	11,716
	December	468	429	51	97	444	1,257	6,485	3,062	12,293
2016	June	471	434	52	98	448	1,266	6,555	3,100	12,424
	December	477	467	57	107	482	1,337	6,844	3,222	12,993
2017	June	474	471	61	108	487	1,346	6,868	3,224	13,039
	December	473	505	62	114	512	1,422	7,207	3,333	13,628
2018	June	473	510	-	115	515	1,430	7,306	3,343	13,692
	December	475	537	-	124	529	1,480	7,533	3,441	14,119
2019	June	477	544	-	125	533	1,489	7,580	3,449	14,197
	December	491	575	-	138	546	1,529	7,798	3,522	14,599
2020	June	494	586	-	138	554	1,548	7,851	3,530	14,701
	December	498	586	-	140	558	1,591	7,934	3,543	14,850
2021	June	497	589	-	138	566	1,611	7,979	3,543	14,923
	December	492	624	-	143	579	1,687	8,148	3,571	15,244
2022	June	487	641	-	146	589	1,745	8,288	3,607	15,503
	December	505	632	-	153	615	1,833	8,557	3,777	16,072
2023	March	504	648	-	152	619	1,821	8,591	3,768	16,103
2023	June	507	652	-	155	624	1,921	8,544	3,783	16,186

*FATA has been merged into KPK from 2018 onward

Appendix-IV
District-Wise Scheduled Banks Branches as on
30 June, 2023

District	Conventional	Islamic	Total	District	Conventional	Islamic	Total
Abbottabad	84	32	116	Larkana	64	9	73
Astore	7	1	8	Lasbella	33	8	41
Attock	151	31	182	Layyah	54	15	69
Awaran	3		3	Lodhran	50	9	59
Badin	54	6	60	Loralai	18	9	27
Bagh	29	3	32	Lower Dir	33	34	67
Bahawalnagar	138	31	169	Mahmand Agency	7	2	9
Bahawalpur	176	51	227	Malakand	34	26	60
Bajaur Agency	11	8	19	Mandi Bahauddin	86	20	106
Bannu	35	17	52	Mansehra	79	26	105
Barkhan	4		4	Mardan	84	31	115
Batgram	8	8	16	Mastung	7	1	8
Bhakkar	49	9	58	Matiali	32	4	36
Bhimber	32	5	37	Mianwali	74	12	86
Bolan (Dhadar)	7		7	Mirpur	174	25	199
Bunner	28	18	46	Mirpur Khas	59	18	77
Chagai	5		5	Multan	268	130	398
Chakwal	119	27	146	Muzaffarabad	46	16	62
Charsadda	42	16	58	Muzaffargarh	126	26	152
Chiniot	59	11	70	N.Waziristan Agency	13	2	15
Chitral	30	12	42	Nagar	4		4
D.G.Khan	99	25	124	Nankana Sahib	63	8	71
D.I.Khan	62	15	77	Narowal	83	13	96
Dadu	55	9	64	Nasirabad	7	2	9
Dera Bughti	5		5	Naushro Feroze	69	11	80
Diamar	9	8	17	Neelum	5		5
Faisalabad	425	175	600	Noshki	11	5	16
Ghanchi	6	1	7	Nowshera	66	31	97
Ghizer	9	2	11	Okara	124	42	166
Ghotki	55	5	60	Orakzai Agency	3	1	4
Gilgit	48	16	64	Pakpattan	57	20	77
Gujranwala	294	102	396	Panjgoor	10	5	15
Gujrat	293	84	377	Peshawar	234	119	353
Gwadar	42	6	48	Pishin	13	10	23
Hafizabad	51	15	66	Quetta	147	80	227
Hangu	26	13	39	Rahim Yar Khan	216	62	278
Haripur	77	17	94	Rajan Pur	61	12	73
Harnai	2	1	3	Rawalpindi	512	207	719
Hattian Bala	8		8	Rawlakot (Poonch)	39	8	47
Haveli Kahuta	3		3	S.Waziristan Agency	4	1	5
Hunza	11		11	Sahiwal	142	44	186
Hyderabad	165	65	230	Sakardu	24	9	33
Islamabad	410	214	624	Sanghar	70	16	86
Jacobabad	24	3	27	Sargodha	201	58	259
Jaffarabad(Dera Allah Y	21	4	25	Shaheed Benazirabad	57	19	76
Jamshoro	43	6	49	Shangla	19	7	26
Jhang	109	16	125	Sheikhupura	156	46	202
Jhelum	162	26	188	Shikarpur	26	1	27
Kalat	11	1	12	Sialkot	334	98	432
Kamber/Shahdadkot	32	3	35	Sibi	14	3	17
Karachi	1,490	933	2,423	South Waziristan	1		1
Karak	25	6	31	Sudhnuthi	33	2	35
Kashmore	38	3	41	Sujawal	19		19
Kasur	114	30	144	Sukkur	97	18	115
Kech(Turbat)	30	5	35	Swabi	77	18	95
Khairpur	68	6	74	Swat	87	72	159
Khanewal	110	40	150	Tando Allahyar	25	6	31
Kharan	18	4	22	Tando Mohammad Khan	17	2	19
Khushab	68	12	80	Tank	11	2	13
Khuzdar	20	3	23	Tharparkar			18
Khyber Agency	15	11	26	Thatta	23	4	27
Killa Abdullah	13	8	21	Toba Tek Singh	111	32	143
Killa Saifullah	17	7	24	Tor Ghar	1	1	2
Kohat	70	19	89	Umerkot	31	5	36
Kohistan	12	3	15	Upper Dir	13	20	33
Kohlu	4		4	Vehari	123	31	154
Kotli	72	7	79	Washuk	2		2
Kurram Agency	22	5	27	Zhob	14	5	19
Lahore	1,079	637	1,716	Ziarat	4	3	7
Lakki Marwat	12	3	15	Grand Total:-	11,744	4,442	16,186

Appendix-V
Distribution of Islamic Banks (Ful Fledged Islamic) Branches
By District as on 30 June. 2023

District_Name	MCB Islamic	Meezan Bank	BankIslami Pakistan	Faysal Bank Ltd.	Al-Baraka Bank	Dubai Islamic Bank	Total
Abbottabad	1	7	2	5	1	2	18
Attock	2	6	5	3	2	2	20
Badin		2	2	1			5
Bagh		1		1			2
Bahawalnagar	1	9	2	4	2		18
Bahawalpur	1	15	4	10	2	1	33
Bajaur Agency		1		1			2
Bannu	1	2	1	1			5
Batgram	1	1	1	1			4
Bhakkar		2	1	2			5
Bhimber		1		1			2
Bunner		1	1	1			3
Chakwal	2	3	5	2	2	1	15
Charsadda		2	2	2			6
Chiniot	1	2	2	2			7
Chitral	1	1	2	1	1		6
D.G.Khan	1	7	1	5	1	1	16
D.I.Khan	1	1	1	1	1	1	6
Dadu		2	3	2			7
Diamar		1	1	1	1	1	5
Faisalabad	7	50	5	34	5	10	111
Ghotki		2		2			4
Gilgit	1	2	2	3	1	1	10
Gujranwala	5	36	2	22	4	3	72
Gujrat	6	18	2	12	5	6	49
Gwadar	1	2		2		1	6
Hafizabad	1	3	1	3	1		9
Hangu		2		1			3
Haripur		4	1	2	1	1	9
Hyderabad	4	13	2	13	3	5	40
Islamabad	14	40	14	29	9	15	121
Jacobabad		1		1			2
Jaffarabad(Dera Allah Y		3					3
Jhang	1	4	1	2	1	2	11
Jhelum	1	6	3	3	1	1	15
Kalat		1					1
Kamber/Shahdadkot		2		1			3
Karachi	38	230	77	133	34	90	602
Karak	1	1					2
Kashmore		1	1	1			3
Kasur	1	6	2	6	3	2	20
Kech(Turbat)	1	1	1	1			4
Khairpur		2	1	2			5
Khanewal	3	8	2	8	3	1	25
Kharan		1					1
Khushab		3	2	2	1		8
Khuzdar		1		1			2
Khyber Agency	1	1		1			3
Killa Abdullah	1	2	1	1		1	6
Killa Saifullah	1	2	2	1			6
Kohat	2	2	1	2		1	8
Kotli		2		2			4
Kurram Agency		2		1			3
Lahore	35	137	42	116	28	37	395
Larkana		1	1	1	1	1	5
Lasbella		2		1			3
Layyah	1	4	1	2			8
Lodhran	1	3	1	2			7
Loralai	1	3	2	1			7
Lower Dir	2	2	2	1	1	1	9
Malakand	1	2	2	1	1		7
Mandi Bahauddin	1	5	1	5	1	1	14
Mansehra	1	5	3	2	1		12
Mardan	1	3		2			6
Mastung		1					1
Matlari		2	1	1			4
Mianwali		5	1	1			7
Mirpur	1	2	2	4	1	3	13
Mirpur Khas		4	2	2	1	1	10
Multan	3	30	5	24	4	5	71
Muzaffarabad	1	2	1	1	1	2	8
Muzaffargarh		8		8	1		17
Nankana Sahib		4		1			5
Narowal	1	3		3			7
Nasirabad		1		1			2
Naushro Feroze		4	1	2			7
Noshki		2	1			1	4

Appendix-V
Distribution of Islamic Banks (Ful Fledged Islamic) Branches
By District as on 30 June. 2023

District_Name	MCB Islamic	Meezan Bank	BankIslami Pakistan	Faysal Bank Ltd.	Al-Baraka Bank	Dubai Islamic Bank	Total
Nowshera		3	1	2	2		8
Okara	2	10	3	9	2	1	27
Pakpattan		3	2	3	2		10
Panjgoor		1	1	1			3
Peshawar	4	20	4	16	3	3	50
Pishin		1	2	2	1	1	7
Quetta	5	14	10	10	3	2	44
Rahim Yar Khan	3	16	3	8	4	1	35
Rajan Pur		5	2	3			10
Rawalpindi	11	49	15	35	7	10	127
Rawlakot (Poonch)		1	1	2			4
Sahiwal	2	11	2	9	2	1	27
Sakardu		1	1	1	1	1	5
Sanghar		4	2	5	2		13
Sargodha	5	15	5	8	2	1	36
Shaheed Benazirabad		5	1	3	2	1	12
Shangla		1	1				2
Sheikhupura	2	8	2	11	1	2	26
Shikarpur		1					1
Sialkot	2	22	5	17	3	4	53
Sibi		1	1	1			3
Sukkur	1	4	2	2	1	1	11
Swabi		3	1	2	1		7
Swat	6	4	2	8	1	1	22
Tando Allahyar	1	2	1	1		1	6
Tando Mohammad Khan		1		1			2
Tank		1					1
Thatta		1	1				2
Toba Tek Singh	2	5	2	5	2	1	17
Umerkot	1	2		2			5
Upper Dir		1	2				3
Vehari	1	8	2	5	2	1	19
Zhob		1	1	1		1	4
Harnai			1				1
Kohistan			2	1			3
Ziarat			1				1
Astore				1			1
Ghizer		1		1			2
Jamshoro				3			3
Grand Total	201	982	310	700	170	235	2,598

Appendix-VI
Distribution of Stand-Alone Islamic Bank Branches
by District as on 30 June, 2023

District_Name	Allied Bank Limited	Akbar Bank Limited	Bank Al-Falah Int.	Bank Al-Falah Ltd.	Bank Bank Ltd.	Habib Metropolitan Bank Limited	National Bank of Pakistan	SIB Bank Ltd.	Sindh Bank Limited	Southern Bank Ltd.	Sunam Bank Limited	Standard Chartered Bank (Pakistan) Ltd.	The Bank of Khyber	The Bank of Punjab	United Bank Ltd.	Zara Tinsal Bank Limited	Total
Aboharabad	1	1	2	1	1	2	2						2		2		14
Bahawalnagar	1		3		3	1	1							4			13
Bahawalpur	1	1	3	1	4	1	3		1					1	2		18
Bannu	1		1	1	1		2						3	1	1	1	12
Chakwal	1	1	3	1	1	1	2							1	1		12
D.G.Khan	1	1	1	1	1		2							1	1		9
D.I.Khan	1		1	1	1		2			1				1	1		9
Faisalabad	8	4	17	3	12	3	8	1					1	1	4	5	64
Gilgit	1	1		1	1		1							1			6
Gujranwala	3	2	3	3	7	3				1					1	2	30
Gujrat	2	2	10	2	11	2	1		1				1	2		1	35
Hafizabad	1	2			1		1							1			6
Hyderabad	2	1	2	5	4	1	2			1	1			1	5		25
Islamabad	8	9	20	10	14	4	6	3		2	2			4	7	3	93
Jhelum	2	1	1	1	3		1							1	2		11
Karnahi	13	25	55	56	65	37	17	7	4	8	5	1	3	8	27	1	332
Kasur			2		2	1	2							1	1		9
Khanawal	2		3		2	2	2							4			15
Kohat	1	1		1	1	1	2			1				3	1		11
Kutti	1						2										3
Lahore	19	15	51	20	45	14	18	6	2	7	1	1	2	21	19	1	242
Lashkari	1		1		1		1				1						5
Layyah	1		2		1		1							1	1		15
Lower Dir	1	2	3	3	1	1	1			1			6	1	4	1	25
Mandi Bahaudin	1				2	1	1							1			6
Mardan	1	1	3	1	3		3	1	1				5	1	4	1	25
Mirpur	1				6		4		1								12
Mirpur Khas	2	1	1	1	1	1	2										8
Multan	7	2	14	7	6	2	5			1			1	8	5	1	59
Naushero Feroze	1			1	1										1		4
Nowshera	1		3		1	2	4			1				9	1	1	23
Okara	1	1	1	1	2		2							1	5		15
Pakpattan	1		1	1	2	1	1							2	1		10
Peshawar	5	4	9	9	6	4	5	1	1	3			15	2	4	1	69
Quetta	2	3	8	5	5	1	3	1	1	1			1	1	4		36
Rahim Yar Khan	2	1	4	3	3	2	6							3	3		27
Rawalpindi	3	11	16	4	13	4	6	2	1	5	1		2	9	3		80
Rawalakot (Poonch)	1				1	1									1		4
Sahiwal	2	1	1	1	3	1	2		1					4	1		17
Sargodha	2	1	5	1	6	1	2							2	2		22
Sheikhpura	1			1	1	1	3										7
Sheikhpura	4	2	6	2	2		2		1				1				20
Shikot	3	6	10	3	9	4	5			1				1	3		45
Sukkur	1		1	1	1		2								1		7
Swat	1	2	5	6	9	3	1			2			8	2	9		50
Taha Tek Singh	1	1	4		4		4										15
Vehari	1		3	2	2		2							2			12
Attock		1	3	1	2		1			1					2		11
Charsadda	2				3		1						4				10
Chiniot	1				1		1										4
Faisalabad	1			1	1		3						3		1		10
Harpur	1		1	1	1		2						2				8
Jamshoro	1				1		1										3
Malakand	2	2			2	3	1						2	2	5		19
Manshera	1	1	1	1	1		1	1					4	1	1	2	14
Shingla	1			1									1	1	1		5
Thatta		1				1											2
Buner			1	1	1	1							6	1	4		15
Jhang			1		1		2							1			5
Karoh			1	1	1		1							1			4
Khushab			2		1									1			4
Minwall			1		1		1							1	1		5
Muzaffarabad			1	1	3	1	1							1			8
Muzaffargarh			3		1	1	2								1	3	9
Nankana Sahib			1		1									1			3
Rajan Pur			1		1												2
Upper Dir			3	1		2							4	1	6		17
Bajaur Agency													2	1	2		6
Khuzdar				1													1
Khyber Agency				1	1		1						3		1	1	8
Kurram Agency				1			1										2
Larkana				1	1	1	1								1		4

[illegible]

List of Acronyms

AMCs	Asset Management Companies
BPD	Banking Policy Department
BSD	Banking Supervision Department
CBOs	Community Based Organizations
COIs	Certificate of Investment
CODs	Certificate of Deposits
CSD	Core Statistics Department
DFIs	Development Finance Institutions
DSID	Data Services and Innovation Department
EFS	Export Finance Scheme
FED.	Federal Excise Duty
FFSAP	Financing Facility for Storage of Agricultural Produce
Fin Aux	Financial Auxiliaries
FRR	Fixed Rental Rate
GOP	Government of Pakistan
Govt.	Government
HY	Half Yearly
ILTFF	Islamic Long Term Financing Facility
IRFCC	Islamic Refinance Facility for Combating COVID – 19
ISIC	International Standard Industrial Classification
ITERF	Islamic Temporary Economic Refinance Facility
LTFF	Long Term Financing Facility
MEs	Medium Scale Enterprises
MFBs	Microfinance Banks
MFI	Microfinance Institutions
NBFCs	Non-Bank Financial Companies
NBFIs	Non-Bank Financial Institutions
NFPSE	Non-Financial Public Sector Enterprises
NGOs	Non-government Organizations
NIT	National Investment Trust
NPIs	Non-Profit Institutions
NPL	NonPerforming Loans
OTC	Over the Counter
PIBs	Pakistan Investment Bonds
PTCs	Participation Term Finance Certificates
Repo	Repurchase Agreement
RFCC	Refinance Facility for Combating COVID – 19
SBP	State Bank of Pakistan
SEs	Small Scale Enterprises
SME	Small and Medium Enterprises
TERF	Temporary Economic Refinance Facility
TFCs	Term Finance Certificates
VRR	Variable Rental Rate