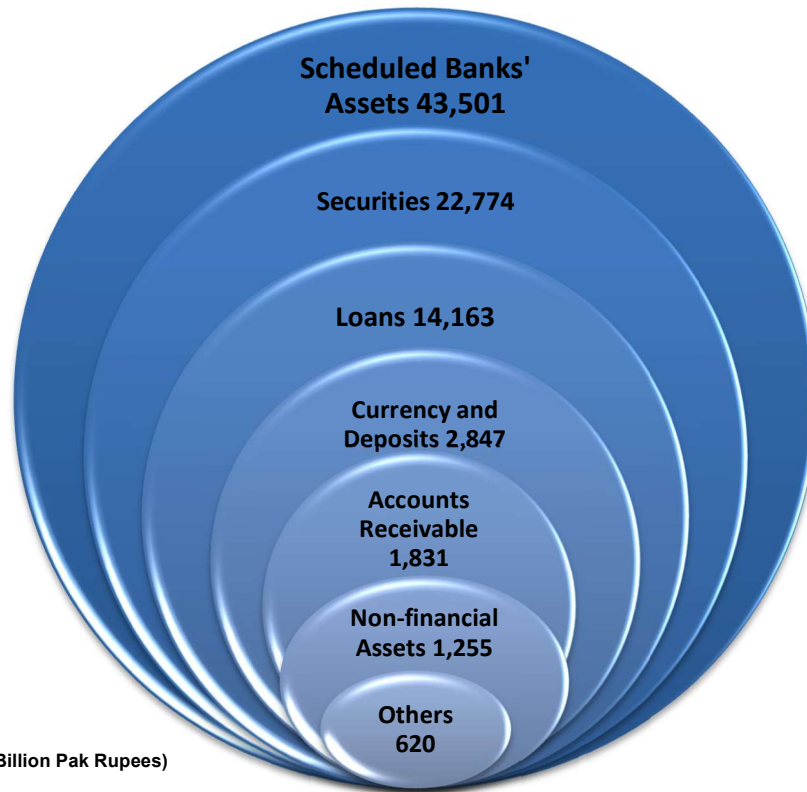




Statistics on Scheduled Banks, MFBs and DFIs in Pakistan September 2023



(Billion Pak Rupees)

**Core Statistics Department
State Bank of Pakistan**

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.

The current issue of this publication also contains new tables on deposits and advances on Islamic Banking as well as Conventional Banking. CSD has also been compiling gender segregated data on deposits and advances of all Scheduled Banks, MFBs and DFIs since last couple of quarters, which will be released through this publication effective from Dec 2023 issue regularly. Gender segregated data on advances and deposits will help analyst, researchers, academicians and decision makers to assess the state of financial inclusion in Pakistan; and to develop necessary evidence based policies to improve financial inclusion in the country.

The content of this publication is for information purposes only and should not be construed as legal, tax, investment, financial or other advice. State Bank of Pakistan shall not be responsible for any liability arising out of any action taken or not taken, based on the contents of 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).

Dr. Muhammad Nadim Hanif
Director, CSD.

Acknowledgement

The Team

Data Compilation

- | | |
|---------------------------------|-----------------------|
| ▪ Muhammad Khalid (Team Leader) | Senior Joint Director |
| ▪ Javed Iqbal | Joint Director |
| ▪ Dr. Muhammad Rehman | Joint Director |
| ▪ Fatima Javaid | Deputy Director |
| ▪ Muhammad Naeem Sharif | Deputy Director |
| ▪ Khadija Kanwal Khan | Assistant Director |
| ▪ Waqar Ali | Assistant Director |
| ▪ Shazib Hussain | Assistant Director |

Publication Manager

- | | |
|-------------|--------------------|
| ▪ Waqar Ali | Assistant Director |
|-------------|--------------------|

Publication Reviewer

- | | |
|---------------------|-----------------------|
| ▪ Muhammad Ali Shah | Senior Joint Director |
|---------------------|-----------------------|

Director

- | | |
|----------------------------|--|
| ▪ Dr. Muhammad Nadim Hanif | |
|----------------------------|--|

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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 chapter.

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 is known as a banking system based on the principles of Islamic Shariah SBP has issued dedicated policies for laying sound foundations for Islamic banking industry including licensing requirements, guidelines on Shariah compliance and other operational matters of Islamic Banking Institutions (IBIs). Under the existing regulatory framework, SBP allows three types of IBIs to operate in the country i.e. (i) full-fledged Islamic banks, (ii) Islamic banking subsidiary of conventional banks and (iii) standalone Islamic banking branches (IBBs) of conventional banks. Moreover, conventional banks having IBBs are allowed to open Islamic banking windows in their conventional branches and specific regulations for Islamic banking windows are in place. In addition to the above, SBP has also issued specific guidelines for Islamic Microfinance Business and for Development Finance Institutions (DFIs) to undertake Shariah compliant business and operations.

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	Mar-23	Jun-23	Sep-23
Assets	39,063,232	41,190,125	40,626,699
I. Currency and Deposits	2,563,604	3,145,879	2,665,385
1. Currency	572,480	606,313	462,307
2. Transferable Deposits	1,698,944	2,235,440	1,894,848
3. Restricted/ compulsory deposits	64,499	67,121	67,584
4 Other Deposits	227,681	237,005	240,646
II. Securities(other than shares)	19,432,925	20,972,221	21,293,497
1. Short-term	4,038,250	5,222,184	5,288,384
2. Long-term	15,394,675	15,750,038	16,005,113
III. Loans extended (Advances)	13,765,756	13,555,377	13,101,675
1. Short-term	8,791,190	8,028,597	7,981,649
A) Money at call	114,653	174,486	92,685
B) Reverse Repo	1,361,195	639,590	1,646,700
C) Bills purchased and discounted	343,622	370,030	365,314
D) Other short-term loans	6,971,720	6,844,491	5,876,950
2. Long-term	4,974,566	5,526,781	5,120,026
IV. Shares and other equity	545,370	572,165	550,555
1. Quoted	181,304	189,070	205,522
2. Non quoted	359,955	379,216	341,987
3. Investment fund shares	-	3,879	3,046
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	40,815	13,398	26,986
VII. Other accounts receivable	1,547,074	1,703,872	1,824,668
1. Trade credit and advances	-	-	-
2. Others	1,547,074	1,703,872	1,824,668
A) Dividends receivable resident sector	774	206	769
B) Settlement accounts resident sector	28,864	34,232	36,570
C) Items in the process of collection	2,559	546	666
D) Miscellaneous assets residents sector	1,507,302	1,661,066	1,779,340
E) Other non- resident accounts receivable	7,575	7,822	7,324
VIII. Non-financial assets	1,167,689	1,227,213	1,163,933
1. Produced assets	860,057	907,454	844,573
A) Tangible fixed assets	755,987	799,128	737,856
a) Dwellings	146,504	151,096	155,150
i) Building on freehold land	5,712	5,758	5,760
ii) Building on leasehold land	140,792	145,338	149,390
b) Other buildings and structures	281,737	306,957	282,539
i) Building on freehold land	89,941	90,984	74,882
ii) Building on leasehold land	191,796	215,974	207,657
c) Machinery and equipment	268,943	278,048	262,516
i) Transport equipment	20,901	22,589	23,580
ii) Furniture & Fixture	37,014	36,648	35,106
iii) Office equipment	158,836	164,142	154,440
iv) Other machinery & equipment	52,191	54,669	49,391
d) Other tangible fixed assets n.e.s	58,804	63,026	37,650
B) Intangible fixed assets	97,858	100,029	96,627
a) Computer software	62,473	64,641	61,298
b) Other intangible fixed assets n.e.s	35,385	35,389	35,329
C) Inventories	6,212	8,296	10,090
D) Valuables	-	-	-
2. Non-produced assets	307,631	319,759	319,359
A) Tangible non-produced assets	285,495	297,960	300,304
a) Land	190,170	196,164	196,557
i) Land underlying Buildings and structures	183,336	196,164	196,557
1. Freehold land	79,657	78,955	77,890
2. Leasehold land	103,679	117,208	118,666
ii) Recreational land	6,834	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	95,325	101,796	103,747
B) Intangible non-produced assets	22,136	21,799	19,056
a) Leases and other transferable contracts	16,269	16,179	16,397
b) Purchased goodwill	2,213	2,213	1,817
c) Other intangible non-produced assets n.e.s	3,654	3,407	841

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Mar-23	Jun-23	Sep-23
Liabilities	39,063,232	41,190,125	40,626,699
I. Deposits	24,270,048	26,363,171	24,549,014
1. Transferable Deposits	19,285,525	21,070,748	19,812,518
2. Restricted/ compulsory deposits	607,274	575,720	454,555
3. Other deposits	4,377,250	4,716,704	4,281,941
II. Securities (other than shares bonds/ debentures etc.)	126,838	129,486	110,540
1. Short-term	-	-	-
2. Long-term	126,838	129,486	110,540
III. Loans (Borrowings)	9,356,336	9,080,649	9,906,286
1. Short-term	8,871,336	8,210,779	9,038,391
A) Money at call	156,376	146,673	135,332
B) Repurchase agreements (Repo)	6,602,394	6,120,235	7,307,349
C) Other short-term borrowings	2,112,566	1,943,871	1,595,710
2. Long-term borrowings	485,000	869,871	867,895
IV. Financial Derivatives	45,971	34,708	63,393
V. Other accounts payable	3,040,105	2,786,787	3,207,890
1. Provision for losses	781,775	772,089	743,412
A) Provision for loan losses-Specific	700,990	691,678	658,963
B) Provision for loan losses-General	52,374	43,569	49,806
C) Provision for other losses	28,411	36,842	34,642
2. Accumulated Depreciation	337,066	346,376	323,595
3. Other accounts payable other resident Sectors	1,899,402	1,624,258	2,083,004
A) Dividends payable	22,971	9,993	16,442
B) Settlement accounts	48,747	73,569	95,134
C) Items in the process of collection	9,221	12,120	10,516
D) Miscellaneous liability items	1,818,463	1,528,577	1,960,912
a) Suspense account	69,551	94,163	96,708
b) Provision for expected costs	142,494	140,471	146,258
c) Deferred tax liabilities	17,611	14,539	30,159
d) Accrued wages	8,084	9,314	9,838
e) Accrued rent	525	560	504
f) Accrued taxes	522,105	534,923	586,938
g) Other miscellaneous liability items	1,058,093	734,606	1,090,508
4. Other non- resident accounts payable	21,862	44,064	57,880
A) Dividends payable non-residents	11,324	33,637	47,518
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,538	10,426	10,362
VI. Insurance, pension, and standardized guarantee schemes	-	327,824	333,433
VII. Shares and other equity	2,223,933	2,467,499	2,456,142
1. Quoted	386,171	399,145	426,307
2. Non quoted	260,299	263,942	248,868
3. Investment fund shares	-	-	-
4. Retained earnings	598,546	544,142	424,523
5. Current year result	325,963	499,348	600,457
6. General and special reserve	569,327	602,236	534,850
7. Valuation adjustments	83,627	158,686	221,137
IX. Contingencies and Commitments³	16,705,969	16,842,070	18,075,558
1. Guarantees	3,243,411	3,212,210	2,962,092
2. Commitments	13,276,369	13,444,164	14,940,756
A) Letter of Credit	4,096,991	4,625,867	4,804,459
B) Forward Foreign Exchange Transactions	7,325,441	7,001,352	7,999,244
C) Forward government Securities Transactions	312,692	270,816	510,105
D) Derivatives	113,761	114,389	111,102
E) Forward lending	495,233	399,537	322,549
F) Operating leases	318	299	1,291
G) Commitments for acquisition of :	39,717	38,460	30,170
i. Fixed assets	28,440	30,956	22,069
ii. Intangible assets	11,277	7,504	8,102
H) Other commitments	892,217	993,445	1,161,835
3. Other contingent liabilities	186,189	185,695	172,710

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	Mar-23	Jun-23	Sep-23
Assets	9,407,158	10,223,049	10,547,385
I. Currency and Deposits	476,988	574,801	476,505
1. Currency	98,864	106,294	67,175
2. Transferable Deposits	282,265	368,691	314,022
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	95,859	99,816	95,308
II. Securities(other than shares)	5,420,101	6,064,010	6,289,301
1. Short-term	1,105,246	1,794,257	1,750,206
2. Long-term	4,314,855	4,269,753	4,539,095
III. Loans extended (Advances)	2,911,319	2,955,166	3,123,867
1. Short-term	1,761,115	1,734,918	1,885,191
A) Money at call	25,890	38,589	15,368
B) Reverse Repo	548,642	156,818	616,154
C) Bills purchased and discounted	57,763	66,776	55,680
D) Other short-term loans	1,128,820	1,472,735	1,197,988
2. Long-term	1,150,204	1,220,248	1,238,676
IV. Shares and other equity	167,167	170,741	171,528
1. Quoted	60,657	63,272	67,711
2. Non quoted	106,510	107,469	103,817
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	263,336	283,410	309,745
1. Trade credit and advances	-	-	-
2. Others	263,336	283,410	309,745
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	149	149	149
C) Items in the process of collection	42	14	12
D) Miscellaneous assets residents sector	263,144	283,246	309,584
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	168,245	174,922	176,440
1. Produced assets	80,470	82,631	83,719
A) Tangible fixed assets	76,895	78,926	79,975
a) Dwellings	7,119	7,736	8,037
i) Building on freehold land	610	610	610
ii) Building on leasehold land	6,509	7,127	7,427
b) Other buildings and structures	45,675	45,935	46,225
i) Building on freehold land	27,724	27,416	27,454
ii) Building on leasehold land	17,951	18,518	18,771
c) Machinery and equipment	17,283	18,374	18,888
i) Transport equipment	2,596	2,658	2,664
ii) Furniture & Fixtures	4,122	4,239	4,404
iii) Office equipment	6,817	7,069	7,243
iv) Other machinery & equipment	3,749	4,409	4,578
d) Other tangible fixed assets n.e.s	6,819	6,881	6,825
B) Intangible fixed assets	3,575	3,705	3,744
a) Computer software	3,575	3,705	3,744
b) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	87,775	92,291	92,721
A) Tangible non-produced assets	87,775	92,291	92,721
a) Land	28,125	28,119	28,121
i) Land underlying Buildings and structures	28,125	28,119	28,121
1. Freehold land	7,453	7,448	7,450
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	59,650	64,172	64,599
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	Mar-23	Jun-23	Sep-23
Liabilities	9,407,158	10,223,049	10,547,385
I. Deposits	4,624,762	5,434,626	4,762,164
1. Transferable Deposits	3,410,730	4,057,851	3,377,412
2. Restricted/ compulsory deposits	38,888	35,713	29,643
3. Other deposits	1,175,143	1,341,063	1,355,109
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	3,432,758	3,451,463	4,045,122
1. Short-term	3,411,723	3,421,379	4,011,422
A) Money at call	13,168	9,979	4,831
B) Repurchase agreements (Repo)	3,201,703	3,217,181	3,825,511
C) Other short-term borrowings	196,853	194,218	181,080
2. Long-term borrowings	21,035	30,084	33,700
IV. Financial Derivatives	-	-	-
V. Other accounts payable	799,483	432,003	805,834
1. Provision for losses	290,175	288,094	286,924
A) Provision for loan losses-Specific	279,469	277,635	276,028
B) Provision for loan losses-General	8,614	8,330	8,869
C) Provision for other losses	2,092	2,130	2,027
2. Accumulated Depreciation	37,052	38,849	40,687
3. Other accounts payable other resident Sectors	472,256	105,059	478,222
A) Dividends payable	3	3	3
B) Settlement accounts	3,975	1,546	2,907
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	468,279	103,510	475,313
a) Suspense account	22,202	23,731	25,545
b) Provision for expected costs	14,949	14,177	15,414
c) Deferred tax liabilities	(15,035)	(15,035)	1
d) Accrued wages	-	-	-
e) Accrued rent	-	-	-
f) Accrued taxes	38,231	38,368	38,604
g) Other miscellaneous liability items	407,932	42,270	395,749
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	333,433
VII. Shares and other equity	550,154	577,133	600,832
1. Quoted	64,437	67,411	67,411
2. Non quoted	148,839	149,860	148,839
3. Investment fund shares	-	-	-
4. Retained earnings	170,524	170,043	169,956
5. Current year result	11,072	25,115	38,354
6. General and special reserve	93,726	96,189	96,690
7. Valuation adjustments	61,555	68,514	79,582
IX. Contingencies and Commitments³	3,538,627	3,811,402	3,878,385
1. Guarantees	529,388	477,964	523,992
2. Commitments	2,982,327	3,291,013	3,327,323
A) Letter of Credit	1,897,996	2,154,499	2,153,475
B) Forward Foreign Exchange Transactions	789,199	937,808	1,028,972
C) Forward government Securities Transactions	54,568.8	18,314.2	44,522
D) Derivatives	-	-	-
E) Forward lending	238,668.3	178,413.5	84,377
F) Operating leases	-	-	1,220
G) Commitments for acquisition of :	1,857.8	1,922.9	522
i. Fixed assets	1,369.8	1,592.8	241
ii. Intangible assets	488.0	330.1	282
H) Other commitments	36.9	55.7	14,236
3. Other contingent liabilities	26,911.6	42,424.6	27,070

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	Mar-23	Jun-23	Sep-23
Assets	28,003,531	29,184,899	28,216,449
I. Currency and Deposits	1,925,786	2,411,907	2,041,456
1. Currency	472,982	499,466	394,435
2. Transferable Deposits	1,322,888	1,780,184	1,501,678
3. Restricted/ compulsory deposits	6	6	6
4 Other Deposits	129,910	132,251	145,336
II. Securities(other than shares)	13,112,608	13,973,121	14,161,248
1. Short-term	2,130,375	2,531,621	2,723,328
2. Long-term	10,982,233	11,441,499	11,437,919
III. Loans extended (Advances)	10,403,302	9,974,423	9,137,938
1. Short-term	6,589,910	6,051,981	5,643,105
A) Money at call	88,762	135,898	77,317
B) Reverse Repo	741,849	330,918	651,772
C) Bills purchased and discounted	279,560	289,022	298,638
D) Other short-term loans	5,479,739	5,296,143	4,615,378
2. Long-term	3,813,392	3,922,442	3,494,833
IV. Shares and other equity	378,203	401,424	379,027
1. Quoted	120,647	125,798	137,811
2. Non quoted	253,445	271,747	238,170
3. Investment fund shares	-	3,879	3,046
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	36,424	12,417	13,930
VII. Other accounts receivable	1,152,320	1,364,337	1,501,541
1. Trade credit and advances	-	-	-
2. Others	1,152,320	1,364,337	1,501,541
A) Dividends receivable resident sector	774	206	769
B) Settlement accounts resident sector	28,715	34,082	36,420
C) Items in the process of collection	2,517	532	654
D) Miscellaneous assets residents sector	1,112,775	1,321,717	1,456,403
E) Other non- resident accounts receivable	7,539	7,800	7,295
VIII. Non-financial assets	994,888	1,047,270	981,309
1. Produced assets	776,485	821,668	757,668
A) Tangible fixed assets	676,501	717,558	655,221
a) Dwellings	139,010	142,979	146,743
i) Building on freehold land	5,102	5,149	5,151
ii) Building on leasehold land	133,908	137,830	141,592
b) Other buildings and structures	235,307	260,268	235,559
i) Building on freehold land	62,218	63,567	47,428
ii) Building on leasehold land	173,090	196,700	188,131
c) Machinery and equipment	250,757	258,751	242,679
i) Transport equipment	18,092	19,718	20,703
ii) Furniture & Fixtures	32,762	32,279	30,571
iii) Office equipment	151,764	156,798	146,899
iv) Other machinery & equipment	48,139	49,956	44,506
d) Other tangible fixed assets n.e.s	51,427	55,562	30,241
B) Intangible fixed assets	93,772	95,813	92,356
a) Computer software	58,882	60,919	57,522
b) Other intangible fixed assets n.e.s	34,890	34,894	34,834
C) Inventories	6,212	8,296	10,090
D) Valuables	-	-	-
2. Non-produced assets	218,403	225,603	223,641
A) Tangible non-produced assets	196,267	203,803	204,586
a) Land	162,045	168,045	168,436
i) Land underlying Buildings and structures	155,211	168,045	168,436
1. Freehold land	72,203	71,508	70,441
2. Leasehold land	83,007	96,537	97,995
ii) Recreational land	6,834	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	34,222	35,759	36,150
B) Intangible non-produced assets	22,136	21,799	19,056
a) Leases and other transferable contracts	16,269	16,179	16,397
b) Purchased goodwill	2,213	2,213	1,817
c) Other intangible non-produced assets n.e.s	3,654	3,407	841

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Mar-23	Jun-23	Sep-23
Liabilities	28,003,531	29,184,899	28,216,449
I. Deposits	19,132,737	20,367,882	19,191,387
1. Transferable Deposits	15,421,606	16,509,388	15,884,375
2. Restricted/ compulsory deposits	537,524	518,128	409,818
3. Other deposits	3,173,607	3,340,367	2,897,193
II. Securities (other than shares bonds/ debentures etc.)	126,838	129,486	110,540
1. Short-term	-	-	-
2. Long-term	126,838	129,486	110,540
III. Loans (Borrowings)	4,974,732	4,621,522	4,853,931
1. Short-term	4,510,767	4,155,505	4,395,931
A) Money at call	143,207	136,694	130,501
B) Repurchase agreements (Repo)	3,390,630	2,903,053	3,463,913
C) Other short-term borrowings	976,930	1,115,757	801,516
2. Long-term borrowings	463,965	466,017	458,000
IV. Financial Derivatives	41,572	33,719	50,164
V. Other accounts payable	2,189,104	2,293,479	2,317,668
1. Provision for losses	489,268	481,813	455,595
A) Provision for loan losses-Specific	419,678	412,177	382,209
B) Provision for loan losses-General	43,275	34,929	40,776
C) Provision for other losses	26,315	34,707	32,610
2. Accumulated Depreciation	297,338	304,665	279,937
3. Other accounts payable other resident Sectors	1,380,703	1,463,063	1,524,347
A) Dividends payable	22,968	9,991	16,439
B) Settlement accounts	44,522	71,706	91,415
C) Items in the process of collection	9,221	12,120	10,516
D) Miscellaneous liability items	1,303,992	1,369,246	1,405,977
a) Suspense account	41,834	52,825	41,065
b) Provision for expected costs	127,545	126,294	130,845
c) Deferred tax liabilities	32,646	29,574	30,158
d) Accrued wages	1,521	1,966	1,155
e) Accrued rent	525	560	504
f) Accrued taxes	469,528	478,446	534,534
g) Other miscellaneous liability items	630,393	679,581	667,717
4. Other non- resident accounts payable	21,795	43,938	57,789
A) Dividends payable non-residents	11,324	33,637	47,518
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,472	10,301	10,270
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	1,538,549	1,738,811	1,692,759
1. Quoted	321,734	331,734	358,896
2. Non quoted	40,154	40,154	25,638
3. Investment fund shares	-	-	-
4. Retained earnings	379,281	324,840	205,316
5. Current year result	295,829	443,909	522,934
6. General and special reserve	475,605	506,050	438,162
7. Valuation adjustments	25,946	92,124	141,814
IX. Contingencies and Commitments³	8,701,067	8,588,164	9,690,628
1. Guarantees	2,127,312	2,146,143	1,875,441
2. Commitments	6,415,103	6,305,193	7,676,268
A) Letter of Credit	2,153,076	2,424,790	2,611,206
B) Forward Foreign Exchange Transactions	2,758,669	2,288,571	3,113,061
C) Forward government Securities Transactions	226,838	251,024	449,607
D) Derivatives	113,761	114,389	111,102
E) Forward lending	254,790	201,465	217,278
F) Operating leases	318	299	71
G) Commitments for acquisition of :	37,355	36,413	29,452
i. Fixed assets	26,566	29,239	21,632
ii. Intangible assets	10,789	7,174	7,820
H) Other commitments	870,298	988,241	1,144,492
3. Other contingent liabilities	158,651	136,829	138,919

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	Mar-23	Jun-23	Sep-23
Assets	1,652,543	1,782,177	1,862,865
I. Currency and Deposits	160,829	159,171	147,425
1. Currency	633	553	697
2. Transferable Deposits	93,791	86,565	79,148
3. Restricted/ compulsory deposits	64,493	67,115	67,578
4 Other Deposits	1,912	4,938	2
II. Securities(other than shares)	900,215	935,091	842,949
1. Short-term	802,629	896,306	814,851
2. Long-term	97,586	38,785	28,098
III. Loans extended (Advances)	451,135	625,789	839,870
1. Short-term	440,165	241,698	453,353
A) Money at call	-	-	-
B) Reverse Repo	70,704	151,854	378,774
C) Bills purchased and discounted	6,299	14,232	10,995
D) Other short-term loans	363,161	75,612	63,584
2. Long-term	10,970	384,090	386,516
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	4,391	980	13,056
VII. Other accounts receivable	131,417	56,125	13,382
1. Trade credit and advances	-	-	-
2. Others	131,417	56,125	13,382
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	131,382	56,102	13,353
E) Other non- resident accounts receivable	35	23	29
VIII. Non-financial assets	4,556	5,021	6,184
1. Produced assets	3,102	3,156	3,186
A) Tangible fixed assets	2,591	2,644	2,659
a) Dwellings	375	382	371
i) Building on freehold land	-	-	-
ii) Building on leasehold land	375	382	371
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	903	923	949
i) Transport equipment	213	213	213
ii) Furniture & Fixtures	130	131	131
iii) Office equipment	255	274	298
iv) Other machinery & equipment	304	305	307
d) Other tangible fixed assets n.e.s	557	584	584
B) Intangible fixed assets	511	512	527
a) Computer software	17	17	33
b) Other intangible fixed assets n.e.s	495	495	495
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,453	1,866	2,997
A) Tangible non-produced assets	1,453	1,866	2,997
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	1,453	1,866	2,997
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	Mar-23	Jun-23	Sep-23
Liabilities	1,652,543	1,782,177	1,862,865
I. Deposits	512,550	560,663	595,464
1. Transferable Deposits	453,189	503,509	550,731
2. Restricted/ compulsory deposits	30,862	21,879	15,095
3. Other deposits	28,499	35,274	29,639
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	948,846	1,007,665	1,007,233
1. Short-term	948,846	633,895	631,038
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	10,062	-	17,925
C) Other short-term borrowings	938,784	633,895	613,113
2. Long-term borrowings	-	373,769	376,195
IV. Financial Derivatives	4,399	989	13,229
V. Other accounts payable	51,518	61,305	84,389
1. Provision for losses	2,332	2,182	892
A) Provision for loan losses-Specific	1,843	1,866	726
B) Provision for loan losses-General	485	311	162
C) Provision for other losses	5	5	5
2. Accumulated Depreciation	2,676	2,862	2,971
3. Other accounts payable other resident Sectors	46,443	56,137	80,434
A) Dividends payable	-	-	-
B) Settlement accounts	250	317	812
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	46,193	55,820	79,622
a) Suspense account	5,515	17,608	30,098
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	-	-	-
d) Accrued wages	6,563	7,348	8,682
e) Accrued rent	-	-	-
f) Accrued taxes	14,346	18,109	13,800
g) Other miscellaneous liability items	19,768	12,755	27,042
4. Other non- resident accounts payable	67	126	91
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	67	126	91
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	135,230	151,555	162,550
1. Quoted	-	-	-
2. Non quoted	71,305	73,927	74,390
3. Investment fund shares	-	-	-
4. Retained earnings	48,741	49,259	49,251
5. Current year result	19,062	30,323	39,169
6. General and special reserve	(4)	(2)	(2)
7. Valuation adjustments	(3,874)	(1,952)	(258)
IX. Contingencies and Commitments³	4,466,275	4,442,504	4,506,545
1. Guarantees	586,710	588,104	562,660
2. Commitments	3,878,939	3,847,958	3,937,164
A) Letter of Credit	45,919	46,578	39,779
B) Forward Foreign Exchange Transactions	3,777,573	3,774,972	3,857,212
C) Forward government Securities Transactions	31,285	1,478	15,976
D) Derivatives	-	-	-
E) Forward lending	1,775	19,659	20,894
F) Operating leases	-	-	-
G) Commitments for acquisition of :	504	124	196
i. Fixed assets	504	124	196
ii. Intangible assets	-	-	-
H) Other commitments	21,882	5,148	3,107
3. Other contingent liabilities	626	6,441	6,721

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	Jan-Mar 2023 R	Apr-Jun 2023 R	Jul-Sep 2023 R
A. Mark-Up/Return/Interest Earned	1,473,061	1,840,932	2,183,563
1. Loans and advances	409,928	516,070	549,042
2. Investments	743,340	930,772	1,140,060
3. Lendings to financial institutions	32,726	31,744	64,402
4. Balances with banks	1,221	3,454	2,940
5. Income from inter-office lending	281,725	353,463	420,169
6. Other	4,122	5,427	6,950
B. Mark-Up/Return/Interest Expensed	1,100,112	1,402,479	1,687,696
1. Deposits	483,557	611,834	879,357
2. Borrowings	280,615	373,060	304,232
3. Subordinated debt	7,417	8,860	10,649
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	12,013	24,042	41,514
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	5,273	5,772	6,647
6. Expense on inter-office borrowing	281,392	352,436	420,073
7. Other	29,845	26,475	25,224
I. Net Mark-UP/Return/Interest Income (A - B)	372,949	438,453	495,867
C. Non Mark-UP/Return/Interest Income	91,359	85,399	74,128
1. Fee & Commission Income	46,180	52,962	54,708
i. Branch banking customer fees	5,859	5,586	6,437
ii. Consumer finance related fees	2,132	2,122	2,448
iii. Card related fees (debit and credit cards)	13,491	14,508	16,448
iv. Credit related fees	1,548	1,705	2,048
v. Investment banking fee	1,449	1,764	861
vi. Commission on trade	8,288	9,695	10,704
vii. Commission on guarantees	3,079	2,786	3,821
viii. Commission on cash management	1,470	1,550	1,720
ix. Commission on remittances including home remittances	2,582	3,156	2,757
x. Commission on utility bills	140	130	131
xi. Commission income - Bancassurance	1,025	1,198	1,249
xii. Rent on lockers	423	373	413
xiii. Commission on investments services	125	93	122
xiv. Other Commission	4,568	8,296	5,549
2. Dividend Income	5,798	7,087	4,250
3. Foreign exchange income	38,966	17,520	7,203
4. Income from derivatives	(5,032)	2,446	2,719
5. Gain on securities	(5,733)	2,342	781
i. Realised	(4,413)	1,717	353
ii. Unrealised - held for trading	(1,320)	624	428
6. Other Income	11,181	3,044	4,467
i. Rent on property	200	333	208
ii. Gain on sale of fixed assets-net	325	662	649
iii. Loss on termination of lease liability against right of use assets	393	462	577
iv. Gain on sale of non banking assets - net	4	205	1,782
v. Other	10,259	1,383	1,250
II. Total Income (I + C)	464,308	523,852	569,995

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2023 R	Apr-Jun 2023 R	Jul-Sep 2023 R
D. Non Mark-UP/Return/Interest Expenses	197,952	216,880	228,857
1. Operating expenses	192,605	210,188	221,830
i. Total compensation expense	89,140	94,899	95,457
ii. Property expense	32,143	33,471	39,836
a. Rent and taxes	1,310	802	1,704
b. Insurance	665	268	322
c. Utilities cost	5,527	7,524	11,291
d. Lease rental	269	-	-
e. Fuel expense generators	1,499	1,108	1,263
f. Security (including guards)	5,289	5,823	6,036
g. Repair and maintenance (including janitorial charges)	4,368	4,473	5,059
h. Depreciation on right-of-use assets	8,141	7,980	9,097
i. Depreciation	5,074	5,494	5,063
iii. Information technology expenses	16,705	20,947	22,187
iv. Other operating expenses	54,616	60,870	64,350
2. Workers welfare fund	4,373	5,639	6,194
3. Other charges	974	1,054	833
i. Penalties imposed by State Bank of Pakistan	391	531	373
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	1
iii. Others (to be specified, if material)	583	522	459
III. Profit before provisions (II - D)	266,357	306,971	341,139
E. Provisions / (reversals) and write offs - net	15,867	14,431	23,333
1. (Reversals) / provisions against balance with Banks	6	(8)	30
2. (Reversals) / provisions for diminution in value of investments	5,720	2,747	6,109
3. (Reversals) / provisions against loans & advances	11,284	11,509	21,394
4. (Reversals) / provisions against off balance sheet items	(98)	3,054	(1,710)
5. Reversals against other assets	1,073	502	387
6. Recovery of written off / charged off bad debts	(2,118)	(3,374)	(2,878)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	250,489	292,540	317,806
G. Taxation	109,142	157,086	160,824
1. Current	112,182	173,200	153,765
2. Prior	47	(7,379)	(169)
3. Deferred	(3,087)	(8,735)	7,227
V. Profit After Taxation (IV - G)	141,348	135,454	156,981
Notes on Human Resources			
Number of Employees*	186,527	203,436	197,313
1. Permanent	172,003	176,286	180,665
a. Male	144,499	143,940	148,363
b. Female	27,504	32,346	32,302
2. Contractual	14,524	27,150	16,648
a. Male	12,544	24,922	14,795
b. Female	1,980	2,228	1,853

* 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	Jan-Mar 2023 R	Apr-Jun 2023 R	Jul-Sep 2023 R
A. Mark-Up/Return/Interest Earned	384,384	493,461	600,053
1. Loans and advances	76,416	106,365	124,458
2. Investments	210,288	267,203	323,483
3. Lendings to financial institutions	4,857	6,908	18,741
4. Balances with banks	851	1,145	1,068
5. Income from inter-office lending	90,718	110,227	130,157
6. Other	1,254	1,613	2,146
B. Mark-Up/Return/Interest Expensed	334,434	431,798	526,620
1. Deposits	118,949	144,008	317,379
2. Borrowings	122,077	174,084	71,733
3. Subordinated debt	858	1,279	1,693
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	1,235	1,511	4,999
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	593	685	654
6. Expense on inter-office borrowing	90,718	110,227	130,157
7. Other	4	3	5
I. Net Mark-UP/Return/Interest Income (A - B)	49,951	61,663	73,433
C. Non Mark-UP/Return/Interest Income	11,210	16,307	10,982
1. Fee & Commission Income	6,654	9,332	7,206
i. Branch banking customer fees	551	522	543
ii. Consumer finance related fees	247	271	264
iii. Card related fees (debit and credit cards)	1,160	852	1,221
iv. Credit related fees	433	733	730
v. Investment banking fee	152	293	157
vi. Commission on trade	753	820	923
vii. Commission on guarantees	451	467	624
viii. Commission on cash management	86	116	64
ix. Commission on remittances including home remittances	455	600	629
x. Commission on utility bills	10	10	15
xi. Commission income - Bancassurance	122	81	113
xii. Rent on lockers	16	21	21
xiii. Commission on investments services	-	-	-
xiv. Other Commission	2,220	4,544	1,901
2. Dividend Income	1,188	1,596	1,204
3. Foreign exchange income	2,222	3,958	(1,774)
4. Income from derivatives	-	-	-
5. Gain on securities	430	436	1,968
i. Realised	844	319	1,699
ii. Unrealised - held for trading	(414)	118	269
6. Other Income	716	984	2,378
i. Rent on property	36	147	38
ii. Gain on sale of fixed assets-net	34	12	17
iii. Loss on termination of lease liability against right of use assets	47	23	72
iv. Gain on sale of non banking assets - net	4	59	1,786
v. Other	596	743	464
II. Total Income (I + C)	61,161	77,970	84,415

1.2.1 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2023 R	Apr-Jun 2023 R	Jul-Sep 2023 R
D. Non Mark-UP/Return/Interest Expenses	35,441	39,828	37,167
1. Operating expenses	35,109	39,482	37,052
i. Total compensation expense	21,682	24,112	21,807
ii. Property expense	4,212	4,634	5,673
a. Rent and taxes	128	(171)	430
b. Insurance	65	65	44
c. Utilities cost	890	1,246	1,993
d. Lease rental	4	-	-
e. Fuel expense generators	3	3	4
f. Security (including guards)	966	1,216	1,046
g. Repair and maintenance (including janitorial charges)	380	396	442
h. Depreciation on right-of-use assets	1,339	698	1,255
i. Depreciation	437	1,182	460
iii. Information technology expenses	2,019	3,145	2,261
iv. Other operating expenses	7,197	7,590	7,311
2. Workers welfare fund	31	38	51
3. Other charges	301	308	64
i. Penalties imposed by State Bank of Pakistan	111	178	3
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	189	129	61
III. Profit before provisions (II - D)	25,720	38,142	47,247
E. Provisions / (reversals) and write offs - net	102	(2,195)	10,218
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	940	1,175	8,454
3. (Reversals) / provisions against loans & advances	648	(912)	2,526
4. (Reversals) / provisions against off balance sheet items	18	18	1,144
5. Reversals against other assets	84	84	82
6. Recovery of written off / charged off bad debts	(1,589)	(2,560)	(1,988)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	25,618	40,337	37,029
G. Taxation	10,832	17,962	15,567
1. Current	10,479	19,860	8,618
2. Prior	-	(8,073)	-
3. Deferred	353	6,175	6,949
V. Profit After Taxation (IV - G)	14,786	22,375	21,462
Notes on Human Resources			
Number of Employees*	36,561	40,386	38,151
1. Permanent	29,581	31,569	30,526
a. Male	25,587	27,489	26,398
b. Female	3,994	4,080	4,128
2. Contractual	6,980	8,817	7,625
a. Male	6,275	8,024	6,842
b. Female	705	793	783

* 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	Jan-Mar 2023 R	Apr-Jun 2023 R	Jul-Sep 2023 R
A. Mark-Up/Return/Interest Earned	1,041,405	1,284,922	1,506,700
1. Loans and advances	327,855	397,370	411,907
2. Investments	497,369	618,950	767,345
3. Lendings to financial institutions	22,957	20,357	32,036
4. Balances with banks	62	1,724	1,220
5. Income from inter-office lending	190,308	242,747	289,412
6. Other	2,853	3,773	4,780
B. Mark-Up/Return/Interest Expensed	738,691	932,974	1,110,222
1. Deposits	351,526	451,962	540,684
2. Borrowings	149,519	184,428	217,078
3. Subordinated debt	6,558	7,581	8,956
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	6,621	15,783	23,030
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	4,651	5,029	5,938
6. Expense on inter-office borrowing	189,975	241,719	289,317
7. Other	29,841	26,472	25,218
I. Net Mark-UP/Return/Interest Income (A - B)	302,714	351,948	396,479
C. Non Mark-UP/Return/Interest Income	66,539	68,763	70,992
1. Fee & Commission Income	38,563	42,295	45,952
i. Branch banking customer fees	5,296	5,048	5,882
ii. Consumer finance related fees	1,886	1,952	2,183
iii. Card related fees (debit and credit cards)	12,325	13,649	15,221
iv. Credit related fees	1,013	971	944
v. Investment banking fee	1,297	1,306	693
vi. Commission on trade	7,429	8,616	9,609
vii. Commission on guarantees	2,211	1,978	2,921
viii. Commission on cash management	1,365	1,406	1,633
ix. Commission on remittances including home remittances	2,099	2,546	2,110
x. Commission on utility bills	130	120	116
xi. Commission income - Bancassurance	904	1,117	1,137
xii. Rent on lockers	407	352	391
xiii. Commission on investments services	125	93	122
xiv. Other Commission	2,075	3,138	2,989
2. Dividend Income	4,610	5,491	3,046
3. Foreign exchange income	24,095	15,596	18,239
4. Income from derivatives	(5,032)	2,446	2,719
5. Gain on securities	(6,158)	980	(1,155)
i. Realised	(5,249)	444	(1,339)
ii. Unrealised - held for trading	(909)	537	185
6. Other Income	10,463	1,956	2,191
i. Rent on property	164	185	170
ii. Gain on sale of fixed assets-net	290	650	631
iii. Loss on termination of lease liability against right of use assets	346	439	505
iv. Gain on sale of non banking assets - net	-	145	(4)
v. Other	9,663	537	888
II. Total Income (I + C)	369,253	420,712	467,471

1.2.2 Profit and Loss Accounts

Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2023 R	Apr-Jun 2023 R	Jul-Sep 2023 R
D. Non Mark-UP/Return/Interest Expenses	159,836	174,385	189,049
1. Operating expenses	155,466	168,498	182,449
i. Total compensation expense	66,234	69,553	72,552
ii. Property expense	27,648	28,506	33,856
a. Rent and taxes	1,147	912	1,266
b. Insurance	597	200	277
c. Utilities cost	4,624	6,249	9,272
d. Lease rental	265	-	-
e. Fuel expense generators	1,495	1,105	1,260
f. Security (including guards)	4,290	4,573	4,963
g. Repair and maintenance (including janitorial charges)	3,934	4,008	4,550
h. Depreciation on right-of-use assets	6,699	7,174	7,715
i. Depreciation	4,597	4,286	4,553
iii. Information technology expenses	14,602	17,705	19,792
iv. Other operating expenses	46,982	52,734	56,250
2. Workers welfare fund	3,697	5,142	5,831
3. Other charges	674	745	769
i. Penalties imposed by State Bank of Pakistan	280	352	370
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	1
iii. Others (to be specified, if material)	394	393	398
III. Profit before provisions (II - D)	209,417	246,327	278,422
E. Provisions / (reversals) and write offs - net	15,812	16,779	13,266
1. (Reversals) / provisions against balance with Banks	6	(8)	30
2. (Reversals) / provisions for diminution in value of investments	4,780	1,572	(2,344)
3. (Reversals) / provisions against loans & advances	10,682	12,575	19,019
4. (Reversals) / provisions against off balance sheet items	(116)	3,036	(2,854)
5. Reversals against other assets	989	418	305
6. Recovery of written off / charged off bad debts	(529)	(814)	(890)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	193,605	229,547	265,156
G. Taxation	84,821	127,415	138,863
1. Current	88,046	141,220	138,599
2. Prior	47	694	(169)
3. Deferred	(3,271)	(14,498)	432
V. Profit After Taxation (IV - G)	108,784	102,132	126,294
Notes on Human Resources			
Number of Employees*	149,547	162,633	158,722
1. Permanent	142,040	144,338	149,765
a. Male	118,612	116,157	121,674
b. Female	23,428	28,181	28,091
2. Contractual	7,507	18,295	8,957
a. Male	6,238	16,870	7,894
b. Female	1,269	1,425	1,063

* 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	Jan-Mar 2023 R	Apr-Jun 2023 R	Jul-Sep 2023 R
A. Mark-Up/Return/Interest Earned	47,272	62,549	76,809
1. Loans and advances	5,657	12,335	12,677
2. Investments	35,683	44,619	49,232
3. Lendings to financial institutions	4,911	4,479	13,625
4. Balances with banks	307	586	652
5. Income from inter-office lending	699	489	599
6. Other	15	41	24
B. Mark-Up/Return/Interest Expensed	26,988	37,707	50,854
1. Deposits	13,083	15,863	21,294
2. Borrowings	9,019	14,549	15,421
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	4,158	6,747	13,485
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	29	58	56
6. Expense on inter-office borrowing	699	489	599
7. Other	-	-	-
I. Net Mark-UP/Return/Interest Income (A - B)	20,284	24,842	25,956
C. Non Mark-UP/Return/Interest Income	13,610	328	(7,846)
1. Fee & Commission Income	963	1,335	1,550
i. Branch banking customer fees	12	15	13
ii. Consumer finance related fees	-	(102)	-
iii. Card related fees (debit and credit cards)	6	7	5
iv. Credit related fees	102	-	374
v. Investment banking fee	0	166	11
vi. Commission on trade	106	259	171
vii. Commission on guarantees	417	341	276
viii. Commission on cash management	19	27	23
ix. Commission on remittances including home remittances	27	9	18
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	273	613	659
2. Dividend Income	-	-	-
3. Foreign exchange income	12,650	(2,034)	(9,262)
4. Income from derivatives	-	-	-
5. Gain on securities	(4)	925	(32)
i. Realised	(8)	955	(7)
ii. Unrealised - held for trading	3	(30)	(25)
6. Other Income	1	103	(102)
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	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	0	103	(102)
II. Total Income (I + C)	33,894	25,170	18,110

1.2.3 Profit and Loss Accounts

Foreign Banks

(Million Rupees)			
Profit/Loss Account	Jan-Mar 2023 R	Apr-Jun 2023 R	Jul-Sep 2023 R
D. Non Mark-UP/Return/Interest Expenses	2,674	2,668	2,640
1. Operating expenses	2,029	2,208	2,328
i. Total compensation expense	1,225	1,234	1,098
ii. Property expense	283	331	307
a. Rent and taxes	36	61	8
b. Insurance	4	4	2
c. Utilities cost	13	29	27
d. Lease rental	-	-	-
e. Fuel expense generators	0	0	-
f. Security (including guards)	33	34	27
g. Repair and maintenance (including janitorial charges)	55	69	67
h. Depreciation on right-of-use assets	103	108	126
i. Depreciation	40	26	50
iii. Information technology expenses	84	97	134
iv. Other operating expenses	438	546	789
2. Workers welfare fund	645	459	312
3. Other charges	0	1	-
i. Penalties imposed by State Bank of Pakistan	-	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)	31,220	22,502	15,470
E. Provisions / (reversals) and write offs - net	(47)	(153)	(151)
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	(47)	(153)	(151)
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)	31,266	22,655	15,620
G. Taxation	13,489	11,709	6,394
1. Current	13,658	12,121	6,548
2. Prior	-	-	0
3. Deferred	(168)	(412)	(154)
V. Profit After Taxation (IV - G)	17,777	10,947	9,226
Notes on Human Resources			
Number of Employees*	419	417	440
1. Permanent	382	379	374
a. Male	300	294	291
b. Female	82	85	83
2. Contractual	37	38	66
a. Male	31	28	59
b. Female	6	10	7

* 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	Mar-23		Jun-23 R		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	60,689,469	8,495,615	71,777,024	8,986,948	72,890,465	9,034,409
of which:						
Basic Banking Accounts	4,291,358	226,201	4,262,673	224,767	4,186,924	228,413
II. Call Deposits	314,481	372,156	307,811	503,164	315,623	374,331
III. Other Deposit Accounts	105,137	551,984	160,692	681,292	180,899	562,880
IV. Saving Deposits	21,515,723	9,314,709	21,858,684	10,055,786	21,849,996	10,988,517
V. Fixed or Term Deposits	946,194	4,114,431	857,579	4,456,226	885,493	4,635,259
1) Less Than Three Months	71,373	682,838	64,783	673,957	56,120	670,711
2) For Three Months and Over						
but Less Than Six Months	67,415	574,983	40,005	788,696	40,406	697,242
3) For Six Months and Over						
but Less Than One Year	55,185	543,299	38,920	543,614	60,233	623,580
4) For One Year & Over						
but Less Than Two Years	414,102	1,876,817	426,308	1,960,481	455,186	2,170,238
5) For Two Years & Over						
but Less Than Three Years	29,978	69,006	22,402	64,567	15,450	59,285
6) For Three Years & Over						
but Less Than Four Years	29,561	83,972	32,290	80,405	30,205	74,159
7) For Four Years & Over						
but Less Than Five Years	22,298	5,737	35,898	48,218	42,022	29,652
8) For Five Years & Over						
but Less Than Ten Years	254,076	276,750	195,653	295,769	184,957	296,619
9) For Ten Years and Over	2,206	1,029	1,320	519	914	13,775
Total	83,571,004	22,848,894	94,961,790	24,683,416	96,122,476	25,595,396

* 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

(Million Rupees)

Type of Account	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	7,961,208	964,013	7,989,953	993,109	8,165,956	1,062,667
of which:						
Basic Banking Accounts	114,253	22,319	181,599	14,136	157,187	15,532
II. Call Deposits	145,216	32,103	134,940	73,257	140,073	47,822
III. Other Deposit Accounts	61,201	539,690	106,413	671,152	113,534	541,447
IV. Saving Deposits	5,087,156	1,672,067	5,551,557	1,856,281	5,474,320	1,911,570
V. Fixed or Term Deposits	403,585	1,023,081	178,068	1,202,158	202,056	1,277,022
1) Less Than Three Months	15,458	78,514	14,206	52,589	3,725	61,179
2) For Three Months and Over but Less Than Six Months	45,646	117,756	8,039	123,039	8,552	78,639
3) For Six Months and Over but Less Than One Year	42,722	172,449	6,903	161,989	26,470	191,368
4) For One Year & Over but Less Than Two Years	104,440	460,941	47,968	596,587	63,245	677,826
5) For Two Years & Over but Less Than Three Years	16,835	46,692	7,291	46,068	3,265	45,273
6) For Three Years & Over but Less Than Four Years	10,950	33,684	3,468	33,184	3,108	32,897
7) For Four Years & Over but Less Than Five Years	21,595	3,034	33,635	45,622	39,824	27,317
8) For Five Years & Over but Less Than Ten Years	143,940	109,343	56,033	143,080	53,755	162,523
9) For Ten Years and Over	1,999	669	525	-	112	-
Total	13,658,366	4,230,955	13,960,931	4,795,956	14,095,939	4,840,528

* 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	Mar-23		Jun-23 R		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	52,722,796	7,410,122	63,781,502	7,861,487	64,720,457	7,852,506
of which:						
Basic Banking Accounts	4,177,105	203,881	4,081,074	210,632	4,029,737	212,881
II. Call Deposits	169,265	340,053	172,871	429,907	175,550	326,508
III. Other Deposit Accounts	43,936	12,293	54,279	10,140	67,365	21,433
IV. Saving Deposits	16,427,148	7,346,316	16,305,817	7,885,624	16,374,524	8,695,748
V. Fixed or Term Deposits	542,490	3,040,785	679,416	3,189,534	683,339	3,299,610
1) Less Than Three Months	55,823	561,083	50,505	563,333	52,308	556,779
2) For Three Months and Over but Less Than Six Months	21,747	450,135	31,948	659,370	31,845	612,760
3) For Six Months and Over but Less Than One Year	12,460	370,654	32,014	381,428	33,762	432,185
4) For One Year & Over but Less Than Two Years	309,660	1,415,841	378,338	1,363,879	391,940	1,492,406
5) For Two Years & Over but Less Than Three Years	13,143	22,314	15,111	18,499	12,185	14,012
6) For Three Years & Over but Less Than Four Years	18,611	50,288	28,822	47,220	27,097	41,262
7) For Four Years & Over but Less Than Five Years	703	2,702	2,263	2,597	2,198	2,335
8) For Five Years & Over but Less Than Ten Years	110,136	167,407	139,620	152,689	131,202	134,096
9) For Ten Years and Over	207	360	795	519	802	13,775
Total	69,905,635	18,149,568	80,993,885	19,376,692	82,021,235	20,195,806

* 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

(Million Rupees)

Type of Account	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	5,465	121,480	5,569	132,352	4,052	119,237
of which:						
Basic Banking Accounts	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-
IV. Saving Deposits	1,419	296,326	1,310	313,882	1,152	381,198
V. Fixed or Term Deposits	119	50,565	95	64,535	98	58,628
1) Less Than Three Months	92	43,242	72	58,035	87	52,753
2) For Three Months and Over but Less Than Six Months	22	7,092	18	6,287	9	5,843
3) For Six Months and Over but Less Than One Year	3	196	3	197	1	27
4) For One Year & Over but Less Than Two Years	2	35	2	15	1	5
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	7,003	468,370	6,974	510,768	5,302	559,062

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

2.1.4 Deposits Distributed by Type of Accounts

Conventional Banking

(Million Rupees)

Type of Account	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	52,169,267	6,353,027	61,299,117	6,709,273	62,362,588	6,704,707
of which:						
Basic Banking Accounts	4,037,616	209,162	4,008,293	210,545	3,922,243	213,024
II. Call Deposits	282,731	350,601	289,460	433,886	288,221	331,152
III. Other Deposit Accounts	94,527	550,117	146,537	679,874	161,546	558,788
IV. Saving Deposits	18,791,974	7,104,096	17,892,485	7,624,764	17,961,384	8,359,555
V. Fixed or Term Deposits	564,162	3,247,229	520,098	3,441,319	545,261	3,554,250
1) Less Than Three Months	30,180	441,764	36,557	468,568	26,651	403,869
2) For Three Months and Over but Less Than Six Months	58,670	464,954	30,261	521,832	30,092	478,199
3) For Six Months and Over but Less Than One Year	49,031	425,718	32,465	410,942	52,688	464,838
4) For One Year & Over but Less Than Two Years	184,971	1,566,741	228,588	1,643,466	251,134	1,823,729
5) For Two Years & Over but Less Than Three Years	22,028	59,503	15,757	55,943	11,295	54,250
6) For Three Years & Over but Less Than Four Years	21,625	71,827	24,000	67,811	22,611	61,964
7) For Four Years & Over but Less Than Five Years	22,059	4,014	33,933	42,748	39,182	21,856
8) For Five Years & Over but Less Than Ten Years	173,392	211,680	117,807	229,609	111,299	245,196
9) For Ten Years and Over	2,206	1,029	730	401	309	350
Total	71,902,661	17,605,070	80,147,697	18,889,115	81,319,000	19,508,452

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

2.1.5 Deposits Distributed by Type of Accounts

Islamic Banking

(Million Rupees)

Type of Account	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	8,520,202	2,142,588	10,477,907	2,277,675	10,527,877	2,329,702
of which:						
Basic Banking Accounts	253,742	17,038	254,380	14,223	264,681	15,389
II. Call Deposits	31,750	21,555	18,351	69,278	27,402	43,179
III. Other Deposit Accounts	10,610	1,866	14,155	1,418	19,353	4,092
IV. Saving Deposits	2,723,749	2,210,613	3,966,199	2,431,022	3,888,612	2,628,962
V. Fixed or Term Deposits	382,032	867,202	337,481	1,014,907	340,232	1,081,010
1) Less Than Three Months	41,193	241,075	28,226	205,389	29,469	266,841
2) For Three Months and Over but Less Than Six Months	8,745	110,029	9,744	266,864	10,314	219,043
3) For Six Months and Over but Less Than One Year	6,154	117,581	6,455	132,672	7,545	158,742
4) For One Year & Over but Less Than Two Years	229,131	310,076	197,720	317,015	204,052	346,509
5) For Two Years & Over but Less Than Three Years	7,950	9,504	6,645	8,624	4,155	5,035
6) For Three Years & Over but Less Than Four Years	7,936	12,145	8,290	12,594	7,594	12,195
7) For Four Years & Over but Less Than Five Years	239	1,723	1,965	5,470	2,840	7,795
8) For Five Years & Over but Less Than Ten Years	80,684	65,069	77,846	66,160	73,658	51,423
9) For Ten Years and Over	-	-	590	119	605	13,426
Total	11,668,343	5,243,823	14,814,093	5,794,300	14,803,476	6,086,944

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

2.2 Deposits Distributed by Category of

All

Category of Deposit Holder	Mar-23	Jun-23	Sep-23					Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	
1. FOREIGN CONSTITUENTS	719,196	737,621	360,280	5,031	7,050	269,599	17,790	
1) Official	121,568	120,785	47,261	1,834	-	56,969	361	
a) Trust Funds and Non Profit Organizations	1,134	823	5	-	-	215	-	
b) Other	120,434	119,962	47,256	1,834	-	56,754	361	
2) Business	165,520	163,295	99,501	532	6,158	18,833	8,251	
a) Trust Funds and Non Profit Organizations	7	0	-	-	-	-	-	
b) Other	165,513	163,295	99,501	532	6,158	18,833	8,251	
3) Personal	432,108	453,541	213,518	2,665	892	193,797	9,178	
2. DOMESTIC CONSTITUENTS	22,129,697	23,945,795	8,674,129	369,300	555,830	10,718,918	652,920	
I. GOVERNMENT	3,525,216	3,704,081	424,109	77,262	399,920	1,465,614	60,497	
A. Federal Government	2,233,999	2,360,642	285,832	67,729	354,310	779,131	44,363	
B. Provincial Governments	1,141,724	1,185,944	123,634	9,531	45,440	543,994	16,132	
C. Local Bodies	149,493	157,494	14,643	2	170	142,490	1	
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	1,250,953	1,424,484	92,268	15,195	94,305	451,129	61,648	
Agriculture, hunting and forestry	1,009	1,066	16	-	-	655	122	
Services	33,858	34,718	1,600	123	410	30,399	79	
Utilities	524,896	604,960	69,064	5,307	26,584	230,220	7,218	
Transport, storage and communications	123,066	136,828	10,050	2,361	9,137	32,666	8,891	
Manufacturing	250,155	293,338	5,753	4,633	7,170	84,138	22,982	
Mining and Quarrying	184,596	193,345	1,876	1,032	3,357	12,101	22,136	
Construction	40,110	38,797	101	-	18,317	4,741	-	
Commerce and Trade	43,181	51,234	1,748	1,382	311	21,134	-	
Others	50,080	70,197	2,060	356	29,018	35,075	220	
III. NON-BANK FINANCIAL INSTITUTIONS	852,770	905,655	54,208	31,262	5,409	776,561	82,584	
Mutual Funds and AMCs	404,385	397,797	19,533	9,138	601	403,779	58,595	
Insurance & Pension Funds	239,240	170,439	10,396	16,854	2,206	163,451	12,552	
MFIs and DFIs	27,026	37,635	4,231	39	1,459	24,187	-	
Stock Exchange & Brokerage Houses	44,890	38,830	4,092	4,740	1	26,230	421	
Modarabas	3,671	3,689	164	26	0	2,013	695	
Other NBFIs	133,558	257,266	15,793	464	1,142	156,900	10,321	
IV. PRIVATE SECTOR (BUSINESS)	5,071,746	5,536,064	2,601,709	152,687	19,107	2,128,508	260,853	
A. Agriculture, forestry and fishing	170,921	196,117	81,767	2,514	219	90,260	2,314	
1. Crop and animal production, hunting and related service activities	164,663	189,588	78,059	2,420	219	88,142	2,234	
Growing of Wheat, Rice, Sugar Cane & Cotton	95,659	98,573	35,396	1,697	174	57,381	1,515	
Growing of tropical, subtropical, pome and stone fruits & vegetables	7,046	6,941	3,555	26	0	3,301	178	
Growing of other fruits, vegetables and crops	27,243	27,775	10,896	324	6	14,406	271	
Raising of livestock and other related activities	24,586	44,205	21,493	236	38	9,626	107	
Other agricultural support activities	10,083	11,986	6,564	137	0	3,395	163	
Hunting, trapping and related service activities	46	107	155	-	-	33	-	
02 - Forestry and logging	1,072	1,325	733	1	-	87	-	
03 - Fishing and aquaculture	5,186	5,204	2,976	93	-	2,031	80	
B. Mining and quarrying	240,418	229,882	42,414	979	470	129,156	26,536	
05 - Mining of coal and lignite	74,351	52,312	9,742	35	-	35,925	7	
06 - Extraction of crude petroleum and natural gas	146,531	150,598	22,857	259	470	86,907	18,702	
07 - Mining of metal ores	3,197	4,887	2,592	7	-	884	370	
08-Other mining and quarrying	15,895	21,135	6,473	675	-	5,332	7,458	
09 - Mining support service activities	443	950	750	4	-	107	-	
C. Manufacturing	1,378,114	1,563,156	707,080	59,708	7,909	587,965	98,913	
10 - Manufacture of food products	245,300	269,507	130,427	8,520	289	95,029	6,883	
11 - Manufacture of beverages	47,988	60,967	13,045	586	0	71,951	1,542	
12 - Manufacture of tobacco products	20,628	53,600	7,654	164	-	3,787	-	
13 - Manufacture of textiles	212,179	200,970	125,650	13,850	2,351	41,752	17,607	
Preparation and spinning of textile fibres	53,685	54,757	26,878	4,394	434	14,897	3,757	
Weaving of textiles	28,107	24,809	14,386	2,495	374	4,889	1,193	
Finishing of textiles	23,925	19,955	14,838	2,848	284	3,946	643	
Manufacture of knitted and crocheted fabrics	16,353	14,177	11,032	2,150	829	838	4,257	
Manufacture of made-up textile articles, except apparel	29,025	29,497	23,097	1,787	115	5,895	1,068	
Manufacture of carpets and rugs	2,416	1,927	1,819	6	-	303	88	
Manufacture of other textiles n.e.c.	58,666	55,847	33,601	170	315	10,984	6,600	
14 - Manufacture of wearing apparel	65,605	72,032	42,085	736	2,982	14,582	5,917	
15 - Manufacture of leather and related products	21,277	23,072	13,176	287	101	4,872	3,449	

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Sep-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
16,813	8,556	51,949	665	1,669	42	4,260	101,744	743,703
666	1,577	7,403	206	782	-	1,538	12,532	118,596
-	-	2	6	-	-	-	8	228
666	1,577	7,401	200	782	-	1,538	12,524	118,367
9,418	1,018	3,557	8	140	-	234	22,626	147,649
-	-	-	-	-	-	-	-	-
9,418	1,018	3,557	8	140	-	234	22,626	147,649
6,729	5,961	40,990	451	747	42	2,488	66,586	477,458
680,429	615,024	2,118,289	58,620	72,489	29,610	306,134	4,533,516	24,851,693
77,791	123,370	873,544	45,377	40,817	2,387	118,075	1,341,858	3,708,763
64,626	93,385	513,747	43,835	9,760	2,210	93,618	865,545	2,352,547
13,164	29,913	355,891	1,536	30,910	177	24,361	472,086	1,194,685
0	71	3,906	6	147	-	96	4,227	161,531
182,856	168,006	389,063	777	-	-	35,418	837,768	1,490,666
30	-	135	-	-	-	-	287	958
2,223	1,234	6,611	-	-	-	78	10,225	42,758
96,143	7,243	202,086	-	-	-	7,917	320,607	651,782
879	4,983	36,415	-	-	-	1,304	52,473	106,688
48,363	111,203	12,531	777	-	-	1,619	197,476	299,171
31,134	33,450	96,902	-	-	-	24,500	208,122	226,488
1,200	9,100	2,882	-	-	-	-	13,182	36,340
800	2	3,447	-	-	-	-	4,249	28,823
2,084	792	28,054	-	-	-	-	31,149	97,657
16,149	22,385	13,475	6	4	109	1,729	136,441	1,003,881
2,500	17,476	37	-	-	-	-	78,608	511,660
12,059	2,297	520	-	-	109	14	27,551	220,458
101	761	5,710	-	-	-	-	6,573	36,488
16	101	6	6	-	-	-	550	35,612
767	529	0	-	4	-	-	1,995	4,198
706	1,221	7,203	-	-	-	1,714	21,165	195,464
212,076	109,920	169,664	3,589	4,427	1,826	34,663	797,018	5,699,028
848	1,063	6,367	63	240	13	2,937	13,845	188,605
848	1,058	5,754	63	240	13	2,937	13,147	181,986
558	161	3,048	27	211	12	2,759	8,292	102,940
17	1	515	2	3	-	13	730	7,612
64	105	847	7	8	1	91	1,395	27,027
166	743	756	3	10	-	47	1,832	33,226
42	49	587	23	7	-	26	898	10,994
-	-	-	-	-	-	-	-	188
-	-	9	-	-	-	-	9	829
-	5	604	-	-	-	-	689	5,789
41,226	6,439	1,349	100	126	3	548	76,327	249,345
7	126	17	-	1	-	1	158	45,861
41,151	5,636	840	98	122	3	517	67,069	177,562
15	535	23	-	-	-	-	942	4,425
53	143	464	2	3	-	30	8,152	20,631
-	-	5	-	-	-	-	5	866
82,050	18,609	32,223	483	368	4	5,308	237,959	1,600,621
11,456	2,895	6,051	100	119	-	272	27,776	262,040
4	100	29	0	0	-	-	1,676	87,258
10,100	-	4	-	0	-	-	10,104	21,709
4,003	3,535	7,389	291	67	-	232	33,123	216,726
1,643	936	2,157	22	4	-	24	8,543	55,144
174	105	1,038	116	3	-	6	2,635	24,780
362	462	287	1	2	-	1	1,759	23,675
5	173	160	7	-	-	-	4,602	19,450
1,286	112	577	12	59	-	196	3,309	34,202
-	-	1	-	-	-	-	90	2,218
533	1,746	3,169	133	0	-	4	12,186	57,256
257	1,635	1,086	2	13	3	22	8,936	69,320
380	961	947	8	6	-	63	5,815	24,250

2.2 Deposits Distributed by Category of

All

Category of Deposit Holder	Mar-23		Jun-23		Sep-23		Fixed
	Total	Total	Current	Call	Other	Saving	Less Than
	Deposits	Deposits	Deposits	Deposits	Deposit	Deposits	6 Months
					Accounts		
Tanning and dressing of leather; dressing and dyeing of fur	5,850	6,020	3,660	3	64	1,195	665
Manufacture of luggage, handbags and the like, saddlery and harness	3,404	3,365	1,810	98	0	240	1,141
Manufacture of footwear	12,023	13,688	7,705	186	37	3,438	1,643
a. Leather wear	10,092	11,631	6,266	175	37	2,927	1,623
b. Rubber and Plastic wear	1,931	2,056	1,439	10	0	511	20
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	3,165	3,357	2,842	11	4	264	18
17 - Manufacture of paper and paper products	12,261	15,736	9,239	153	0	2,689	10
18 - Printing and reproduction of recorded media	15,065	16,680	10,829	277	1	3,580	1,161
Printing and other service activities related to printing	13,564	15,036	10,229	253	1	3,300	720
Reproduction of recorded media	1,501	1,644	600	24	-	280	441
19 - Manufacture of coke and refined petroleum products	147,340	138,227	33,284	4,069	9	90,107	4,499
20 - Manufacture of chemicals and chemical products	128,744	168,162	55,910	11,152	317	108,642	22,254
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	52,390	52,479	26,194	1,866	202	16,732	1,613
22 - Manufacture of rubber and plastics products	21,111	23,770	14,191	471	364	2,282	508
23 - Manufacture of other non-metallic mineral products	29,016	25,795	17,121	1,576	370	5,223	2,360
24 - Manufacture of basic metals	41,284	48,008	25,906	2,804	3	12,032	3,443
25. Manufacture of fabricated metal products, except machinery and equipment	10,771	12,637	5,878	169	222	3,485	1,913
26 - Manufacture of computer, electronic and optical products	29,633	26,262	15,480	465	30	2,977	1,788
27 - Manufacture of electrical equipment	58,806	79,269	25,843	1,506	110	26,104	2,291
28 - Manufacture of machinery and equipment	20,403	41,985	14,454	685	5	5,424	524
29 - Manufacture of motor vehicles, trailers and semi-trailers	72,851	95,205	31,244	6,875	4	36,664	8,359
30 - Manufacture of other transport equipment	11,100	11,889	6,126	126	206	4,972	2,361
31 - Manufacture of furniture	4,397	4,773	2,586	130	-	593	1,012
32. Other manufacturing	104,008	115,827	74,686	2,631	338	33,643	9,279
Manufacture of jewellery and related articles	3,522	3,254	1,858	100	0	1,021	31
Manufacture of imitation jewellery and related articles	203	198	220	0	-	27	7
Manufacture of musical instruments	8,171	8,341	7,236	932	-	1,104	25
Manufacture of sports goods	21,054	23,946	17,917	77	241	9,852	1,423
Manufacture of games and toys	130	93	125	-	-	50	-
Manufacture of medical and dental instruments and supplies	9,300	10,361	8,067	290	32	1,689	427
Manufacture of Handicrafts	523	534	244	2	10	190	51
Other manufacturing n.e.c.	61,105	69,098	39,020	1,228	55	19,710	7,315
33 - Repair and installation of machinery and equipment	2,789	2,944	3,230	600	-	578	121
D. Electricity, gas, steam and air conditioning supply	354,280	364,822	70,408	2,321	1,000	342,202	10,532
Electric power generation, transmission and distribution	316,607	318,732	62,551	2,102	1,000	304,776	10,438
a) Hydal	37,700	47,676	10,782	836	0	29,292	1,440
b) Thermal	7,754	16,791	6,612	82	355	9,625	2,652
c) Coal Based	69,182	106,810	2,289	16	-	130,908	-
d) Wind	11,299	11,943	5,591	-	383	3,757	4,048
e) Solar	5,806	4,554	2,120	8	-	7,496	121
f) Other	184,866	130,958	35,157	1,160	262	123,698	2,178
Manufacture of gas; distribution of gaseous fuels through mains	36,680	44,633	6,750	193	0	37,114	94
Steam and air conditioning supply	993	1,458	1,107	26	-	311	-
E. Water supply; sewerage, waste management and remediation activities	15,343	13,584	8,912	1,342	-	2,214	125
36 - Water collection, treatment and supply	1,211	1,141	676	35	-	122	41
37 - Sewerage	3,840	648	669	0	-	18	-
38 - Waste collection, treatment and disposal activities; materials recovery	9,979	8,725	5,807	1,124	-	2,048	74
39 - Remediation activities and other waste management	313	3,070	1,761	183	-	25	10
F. Construction	322,044	427,324	172,283	23,213	231	141,881	6,791
41 - Construction of buildings	167,891	214,957	97,422	11,114	68	47,598	3,083
42 - Civil engineering	109,300	159,994	48,737	8,662	164	79,375	3,045
43 - Specialized construction activities	44,852	52,373	26,124	3,437	0	14,908	664

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Sep-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
150	455	61	-	-	-	3	1,334	6,257
-	70	88	-	-	-	-	1,299	3,447
230	436	798	8	6	-	60	3,181	14,547
180	436	504	8	6	-	60	2,818	12,223
50	-	293	-	-	-	-	363	2,324
1	1	25	-	-	-	-	44	3,165
415	11	125	14	1	-	4,025	4,600	16,681
78	210	356	2	-	-	1	1,808	16,496
78	198	254	2	-	-	1	1,254	15,037
-	12	102	-	-	-	-	555	1,459
12,991	127	1,024	20	56	-	275	18,992	146,461
8,518	2,881	1,882	2	66	1	245	35,849	211,870
859	592	143	5	4	-	10	3,226	48,221
606	333	408	-	11	-	11	1,877	19,186
410	431	705	1	1	-	6	3,914	28,205
2,102	723	1,213	13	13	-	2	7,509	48,254
27	25	369	9	1	-	6	2,348	12,103
214	46	4,198	2	2	-	1	6,250	25,202
2,565	853	2,226	6	4	-	106	8,052	61,615
23,397	156	507	6	0	-	-	24,590	45,157
2,340	382	149	-	3	-	14	11,247	86,034
67	520	58	-	-	-	-	3,006	14,436
57	13	14	-	-	-	-	1,095	4,404
1,203	2,183	3,303	4	1	-	16	15,988	127,286
-	43	99	-	0	-	-	174	3,153
-	-	23	-	-	-	0	30	276
-	-	4	-	-	-	-	29	9,301
121	42	177	-	-	-	-	1,763	29,850
-	-	0	-	-	-	-	0	176
196	100	120	1	-	-	0	844	10,923
-	-	49	1	0	-	1	102	548
886	1,998	2,831	2	0	-	15	13,046	73,058
-	-	13	-	-	-	-	135	4,542
12,568	1,794	3,318	1,789	2,363	1	20,995	53,359	469,290
485	1,521	3,247	1,784	2,357	1	20,961	40,794	411,223
192	1,438	9	-	2	-	-	3,080	43,990
-	-	36	-	-	-	-	2,688	19,361
180	-	253	-	-	-	-	433	133,647
100	-	3	-	-	-	-	4,151	13,882
-	15	93	0	-	-	1	230	9,853
13	68	2,854	1,784	2,355	-	20,961	30,212	190,489
15	272	53	5	6	-	34	480	44,537
12,067	0	18	-	1	-	-	12,086	13,531
1,256	3,953	947	-	1	-	-	6,282	18,750
-	-	23	-	1	-	-	65	898
-	-	9	-	-	-	-	9	697
156	3,953	911	-	-	-	-	5,093	14,073
1,100	-	4	-	-	-	-	1,114	3,082
11,044	3,144	12,962	558	337	7	93	34,936	372,544
3,127	1,113	9,095	26	183	7	20	16,654	172,856
6,829	1,664	3,134	532	82	-	7	15,293	152,230
1,088	366	733	0	72	-	66	2,988	47,458

2.2 Deposits Distributed by Category of

All

Category of Deposit Holder	Mar-23	Jun-23	Sep-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	852,578	953,157	638,756	25,177	453	240,995	21,373	
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	50,041	50,060	30,757	911	1	15,007	604	
46 - Wholesale trade, except of motor vehicles and motorcycles	293,854	339,612	230,570	16,642	278	69,803	13,514	
47 - Retail trade, except of motor vehicles and motorcycles	508,683	563,485	377,429	7,624	173	156,185	7,256	
H. Transportation and storage	409,533	427,767	191,908	3,610	49	142,231	33,305	
49 - Land transport and transport via pipelines	42,919	45,378	28,587	1,027	16	12,942	325	
50 - Water transport	81,058	67,515	33,377	122	0	14,888	15,985	
51 - Air transport	154,482	161,369	84,569	73	-	40,432	883	
52 - Warehousing and support activities for transportation	104,019	130,944	30,180	2,178	33	67,036	15,057	
53 - Courier activities other than national post activities	27,055	22,562	15,195	210	-	6,933	1,056	
I. Accommodation and food service activities	28,000	29,824	16,481	937	16	9,071	726	
55 - Accommodation	9,907	10,447	4,750	606	6	5,170	686	
56 - Food and beverage service activities	18,092	19,377	11,731	332	9	3,902	40	
J. Information and communication	198,417	211,348	102,243	2,290	3,619	61,625	4,358	
58 - Publishing activities	19,899	21,390	13,965	549	68	2,624	683	
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,102	1,263	1,199	4	-	199	0	
60 - Programming and broadcasting activities	1,558	3,048	1,916	60	166	238	30	
61 - Telecommunications	85,207	89,657	25,030	267	1,795	31,898	2,792	
62 - Computer programming, consultancy and related activities	65,273	66,510	37,792	647	1,515	23,282	517	
63 - Information service activities	25,378	29,482	22,342	764	76	3,384	336	
K. Real estate activities	223,397	209,150	122,829	9,427	67	47,196	14,850	
L. Professional, scientific and technical activities	123,592	134,405	66,213	1,225	197	45,284	5,177	
69 - Legal and accounting activities	19,588	16,011	7,704	271	77	7,259	675	
70 - Activities of head offices; management consultancy	9,869	12,076	10,993	161	117	1,654	2,869	
71 - Architectural and engineering activities; technical testing and analysis	25,026	29,355	11,407	338	-	8,645	1,177	
72 - Scientific research and development	9,269	10,652	3,643	64	3	4,121	-	
73 - Advertising and market research	12,162	13,858	6,623	184	0	5,179	69	
74 - Other professional, scientific and technical activities	46,427	51,260	24,787	198	0	18,226	386	
75 - Veterinary activities	1,251	1,195	1,055	9	-	199	1	
M. Administrative and support service activities	103,066	112,274	70,555	2,643	3	32,427	2,816	
77 - Rental and leasing activities	3,186	3,310	2,432	148	1	937	166	
78 - Employment activities	1,440	1,175	1,080	0	-	349	-	
79 - Travel agency, tour operator, reservation service and related activities	21,231	25,229	18,047	466	2	6,863	239	
80 - Security and investigation activities	4,131	3,822	1,699	317	-	1,564	7	
81 - Services to buildings and landscape activities	2,448	3,699	2,454	327	0	623	166	
82 - Office administrative, office support and other business support activities	70,630	75,040	44,842	1,384	0	22,090	2,239	
N. Education	123,030	111,355	34,509	5,230	125	52,544	4,083	
O. Human health and social work activities	75,003	81,213	23,326	2,701	0	26,854	1,978	
86 - Human health activities	57,140	62,761	18,912	2,390	0	19,682	1,843	
87 - Residential care activities	700	972	341	2	-	421	-	
88 - Social work activities with and without accommodation	17,162	17,480	4,073	310	-	6,751	135	
P. Arts, entertainment and recreation	2,286	2,500	1,417	230	0	773	560	
9. Other service activities	451,726	468,184	250,609	9,139	4,749	175,832	26,416	
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	590,526	615,920	108,186	10,976	27	222,868	39,602	
A. Private Trusts and Non-profit Organizations	403,289	416,220	68,140	9,759	8	154,254	27,270	
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	187,237	199,700	40,045	1,218	19	68,614	12,332	
VI. PERSONAL	10,790,437	11,695,312	5,370,436	70,184	21,283	5,657,430	147,578	
A. Salaried persons	3,139,465	3,388,737	1,694,504	6,327	3,427	1,645,200	34,915	
B. Self employed	4,533,336	4,937,559	2,366,556	49,113	6,039	2,294,041	55,073	
C. Other Personal	3,117,636	3,369,016	1,309,376	14,744	11,817	1,718,189	57,590	
VII. OTHER	48,049	64,279	23,213	11,735	15,780	16,807	158	
Total	22,848,894	24,683,416	9,034,409	374,331	562,880	10,988,517	670,711	

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Sep-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
15,075	9,462	23,159	228	248	43	460	70,048	975,429
193	157	1,412	1	73	2	20	2,461	49,137
4,229	3,656	7,656	82	31	39	54	29,262	346,554
10,653	5,649	14,090	145	145	2	386	38,326	579,737
11,822	45,505	3,231	21	9	0	17	93,912	431,709
583	9	1,690	3	3	-	11	2,624	45,197
8,775	1,580	419	-	-	-	1	26,760	75,146
244	35,320	137	0	1	0	3	36,589	161,664
1,189	8,349	939	18	4	-	2	25,559	124,985
1,031	247	45	-	1	-	-	2,379	24,718
2,467	73	461	0	2	-	9	3,740	30,245
6	31	248	0	2	-	2	974	11,506
2,462	43	214	-	-	-	8	2,766	18,739
2,758	1,212	19,113	5	29	-	83	27,559	197,335
366	3	1,938	-	5	-	1	2,995	20,199
140	-	30	-	-	-	-	170	1,573
5	-	16	-	-	-	0	51	2,431
1,297	311	16,125	1	7	-	4	20,537	79,527
820	860	819	5	17	-	76	3,114	66,349
130	38	185	-	-	-	2	691	27,256
3,028	942	10,095	11	21	2	76	29,024	208,543
2,794	1,737	5,843	30	122	1,678	2,304	19,685	132,604
335	730	513	-	35	-	43	2,331	17,642
107	30	171	1	-	-	6	3,183	16,108
1,220	28	1,035	1	1	1,678	0	5,141	25,532
494	496	50	0	-	-	-	1,040	8,872
409	50	58	-	10	-	4	600	12,586
229	404	3,999	27	76	-	2,251	7,373	50,584
-	-	16	-	-	-	-	17	1,280
1,166	2,346	3,434	41	59	1	83	9,946	115,573
10	-	87	2	-	-	4	269	3,788
-	-	335	-	-	-	-	335	1,764
81	78	482	15	48	1	59	1,003	26,382
92	-	21	-	0	-	-	120	3,700
52	54	25	2	-	-	-	298	3,703
931	2,214	2,484	22	11	-	20	7,921	76,237
1,099	4,790	15,144	136	135	-	78	25,463	117,871
11,096	4,073	8,989	33	175	-	411	26,754	79,635
8,869	1,500	8,370	23	129	-	71	20,804	61,788
13	3	35	-	2	-	-	52	815
2,214	2,571	584	10	44	-	340	5,898	17,032
17	0	169	0	5	12	-	763	3,184
11,765	4,779	22,860	89	186	60	1,261	67,417	507,746
66,506	63,758	118,750	153	7,276	233	4,513	300,793	642,850
57,119	39,940	79,540	117	6,304	233	3,395	213,918	446,079
9,387	23,818	39,210	37	972	-	1,119	86,875	196,771
125,036	126,956	552,634	8,717	19,963	25,054	111,589	1,117,528	12,236,860
22,127	15,195	111,610	1,640	4,043	1,387	21,598	212,513	3,561,971
49,098	48,187	212,923	3,102	7,854	533	29,664	406,432	5,122,182
53,812	63,573	228,102	3,976	8,066	23,135	60,328	498,582	3,552,708
15	629	1,159	-	2	-	147	2,109	69,644
697,242	623,580	2,170,238	59,285	74,159	29,652	310,394	4,635,259	25,595,396

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Mar-23	Jun-23	Sep-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
1. FOREIGN CONSTITUENTS	25,216	26,805	8,611	88	0	14,425	11
1) Official	2,877	2,908	-	-	-	2,859	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-
b) Other	2,877	2,908	-	-	-	2,859	-
2) Business	3,114	2,702	2,976	-	-	0	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-
b) Other	3,114	2,702	2,976	-	-	0	-
3) Personal	19,225	21,195	5,635	88	0	11,566	11
2. DOMESTIC CONSTITUENTS	4,205,739	4,769,151	1,054,055	47,734	541,447	1,897,145	61,168
I. GOVERNMENT	1,892,787	2,128,288	304,925	18,185	399,680	674,604	14,376
A. Federal Government	933,251	1,110,296	218,017	16,854	354,070	142,107	8,809
B. Provincial Governments	815,139	865,750	74,730	1,330	45,440	392,322	5,566
C. Local Bodies	144,396	152,242	12,178	1	170	140,176	0
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	406,517	473,724	57,308	1,870	94,137	46,571	34,258
Agriculture, hunting and forestry	877	928	16	-	-	588	122
Services	6,419	5,392	400	96	410	2,677	20
Utilities	176,617	203,968	52,617	11	26,584	19,683	5,066
Transport, storage and communications	33,001	42,834	1,112	0	9,109	822	8,891
Manufacturing	66,566	77,727	763	45	7,140	5,496	20,039
Mining and Quarrying	48,231	69,406	101	116	3,248	653	-
Construction	35,396	34,865	91	-	18,317	3,134	-
Commerce and Trade	9,206	5,202	522	1,250	311	3,495	-
Others	30,204	33,401	1,687	351	29,018	10,023	120
III. NON-BANK FINANCIAL INSTITUTIONS	53,089	95,096	2,127	-	4,857	68,834	7
Mutual Funds and AMCs	19,137	54,669	8	-	601	35,172	-
Insurance & Pension Funds	14,600	23,480	161	-	2,126	27,997	-
MFIs and DFIs	3,456	4,175	132	-	1,459	1,210	-
Stock Exchange & Brokerage Houses	1,020	1,869	49	-	1	2,176	-
Modarabas	797	437	15	-	0	37	-
Other NBFIs	14,078	10,466	1,762	-	669	2,243	7
IV. PRIVATE SECTOR (BUSINESS)	502,696	536,147	197,472	14,317	6,006	241,553	5,589
A. Agriculture, forestry and fishing	69,608	82,196	30,025	373	179	45,864	250
I. Crop and animal production, hunting and related service activities	69,559	82,125	29,918	371	179	45,819	250
Growing of Wheat, Rice, Sugar Cane & Cotton	53,317	54,400	17,396	227	134	35,540	203
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,650	1,540	730	1	0	742	5
Growing of other fruits, vegetables and crops	6,753	7,232	2,543	19	6	4,975	37
Raising of livestock and other related activities	6,594	17,907	8,614	122	38	4,015	5
Other agricultural support activities	1,245	1,044	634	2	0	547	0
Hunting, trapping and related service activities	0	0	0	-	-	-	-
02 - Forestry and logging	5	7	0	1	-	1	-
03 - Fishing and aquaculture	43	64	107	2	-	44	-
B. Mining and quarrying	1,059	1,378	970	15	470	811	-
05 - Mining of coal and lignite	418	317	299	-	-	207	-
06 - Extraction of crude petroleum and natural gas	338	607	297	0	470	546	-
07 - Mining of metal ores	132	133	134	0	-	2	-
08-Other mining and quarrying	152	290	234	15	-	35	-
09 - Mining support service activities	20	32	6	-	-	21	-
C. Manufacturing	77,230	78,440	22,861	1,089	246	30,384	2,589
10 - Manufacture of food products	10,856	10,053	4,893	12	24	3,724	81
11 - Manufacture of beverages	291	289	140	-	0	460	-
12 - Manufacture of tobacco products	2	14	27	-	-	1	-
13 - Manufacture of textiles	10,278	7,520	3,420	156	42	1,597	701
Preparation and spinning of textile fibres	4,015	2,933	1,290	5	7	473	318
Weaving of textiles	1,921	1,153	373	150	0	139	-
Finishing of textiles	1,245	761	333	-	4	155	-
Manufacture of knitted and crocheted fabrics	33	58	34	-	0	40	-
Manufacture of made-up textile articles, except apparel	2,252	1,872	1,126	0	-	652	383
Manufacture of carpets and rugs	182	167	4	-	-	42	-
Manufacture of other textiles n.e.c.	629	576	259	-	32	95	-
14 - Manufacture of wearing apparel	661	825	666	4	1	383	-
15 - Manufacture of leather and related products	625	288	203	-	0	84	-

Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Sep-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
774	546	3,122	7	24	-	218	4,704	27,828
-	-	-	-	-	-	-	-	2,859
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	2,859
-	-	-	-	-	-	-	-	2,976
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	2,976
774	546	3,122	7	24	-	218	4,704	21,993
77,865	190,822	674,704	45,266	32,872	27,317	162,305	1,272,318	4,812,700
29,196	58,411	394,805	44,035	31,097	2,387	98,643	672,950	2,070,345
19,111	38,529	130,810	43,623	4,554	2,210	85,220	332,867	1,063,915
10,084	19,832	261,278	405	26,396	177	13,350	337,089	850,911
0	51	2,717	6	147	-	73	2,994	155,519
25,383	70,842	183,667	-	-	-	15,059	329,210	529,096
30	-	59	-	-	-	-	211	815
2,092	317	1,530	-	-	-	15	3,975	7,559
12,584	7,143	73,424	-	-	-	7,658	105,874	204,770
879	2,534	13,319	-	-	-	1,304	26,927	37,969
6,514	51,428	912	-	-	-	1,582	80,475	93,920
-	-	68,985	-	-	-	4,500	73,485	77,602
1,200	9,100	2,515	-	-	-	-	12,815	34,357
-	-	-	-	-	-	-	-	5,578
2,084	320	22,923	-	-	-	-	25,447	66,527
1,102	11	2,142	-	-	109	1,714	5,086	80,904
-	-	-	-	-	-	-	-	35,782
700	11	4	-	-	109	-	825	31,109
-	-	-	-	-	-	-	-	2,801
-	-	-	-	-	-	-	-	2,226
302	-	-	-	-	-	-	302	353
100	-	2,138	-	-	-	1,714	3,960	8,633
8,858	5,262	33,351	322	417	29	8,005	61,834	521,181
198	115	1,208	9	165	13	2,692	4,651	81,092
198	115	1,208	9	165	13	2,692	4,651	80,937
166	92	970	6	152	12	2,615	4,215	57,512
1	0	2	2	-	-	-	10	1,482
15	12	123	0	7	1	37	233	7,776
-	4	113	-	6	-	39	168	12,957
17	8	0	1	-	-	0	26	1,209
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	153
54	-	-	-	-	-	-	54	2,320
-	-	-	-	-	-	-	-	506
54	-	-	-	-	-	-	54	1,367
-	-	-	-	-	-	-	-	136
-	-	-	-	-	-	-	-	284
-	-	-	-	-	-	-	-	27
4,477	1,051	3,473	109	5	3	3,970	15,677	70,257
434	0	22	0	4	-	2	543	9,196
-	100	-	-	-	-	-	100	700
-	-	-	-	-	-	-	-	28
240	0	704	101	-	-	-	1,746	6,960
204	-	315	-	-	-	-	838	2,613
30	0	57	100	-	-	-	187	849
6	-	115	1	-	-	-	122	614
-	-	-	-	-	-	-	-	74
-	-	5	-	-	-	-	388	2,166
-	-	-	-	-	-	-	-	46
-	-	212	-	-	-	-	212	598
-	-	-	-	-	3	-	3	1,057
-	-	-	-	-	-	-	-	287

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Mar-23	Jun-23	Sep-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	22	10	38	-	-	6	-	
Manufacture of luggage, handbags and the like, saddlery and harness	4	5	5	-	-	0	-	
Manufacture of footwear	599	274	159	-	0	79	-	
a. Leather wear	510	196	113	-	-	75	-	
b. Rubber and Plastic wear	89	78	46	-	0	3	-	
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	319	84	60	5	0	25	-	
17 - Manufacture of paper and paper products	774	4,572	254	1	0	202	-	
2.3.1	414	468	409	3	1	52	1	
Printing and other service activities related to printing	261	284	174	3	1	44	1	
Reproduction of recorded media	153	184	235	0	-	8	-	
19 - Manufacture of coke and refined petroleum products	26,509	22,787	802	0	9	11,594	-	
20 - Manufacture of chemicals and chemical products	9,346	11,473	2,597	22	7	4,747	1,702	
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	1,128	1,064	560	93	-	210	-	
22 - Manufacture of rubber and plastics products	98	273	151	1	-	47	-	
23 - Manufacture of other non-metallic mineral products	1,952	2,393	625	102	2	727	-	
24 - Manufacture of basic metals	1,130	1,059	707	0	0	170	-	
25 - Manufacture of fabricated metal products, except machinery and equipment	193	199	234	17	0	10	-	
26 - Manufacture of computer, electronic and optical products	526	193	355	8	30	52	-	
27 - Manufacture of electrical equipment	839	690	150	98	106	189	-	
28 - Manufacture of machinery and equipment	353	774	859	55	-	549	-	
29 - Manufacture of motor vehicles, trailers and semi-trailers	235	475	80	0	-	1,194	-	
30 - Manufacture of other transport equipment	74	41	7	12	-	3	-	
31 - Manufacture of furniture	212	362	147	17	-	117	9	
32 - Other manufacturing	10,346	12,381	5,463	479	22	4,142	95	
Manufacture of jewellery and related articles	270	175	60	0	0	80	-	
Manufacture of imitation jewellery and related articles	11	10	47	0	-	5	-	
Manufacture of musical instruments	20	20	16	-	-	3	-	
Manufacture of sports goods	283	358	308	18	-	36	-	
Manufacture of games and toys	1	1	7	-	-	44	-	
Manufacture of medical and dental instruments and supplies	286	464	371	18	12	86	-	
Manufacture of Handicrafts	81	53	34	-	10	2	-	
Other manufacturing n.e.c.	9,394	11,301	4,619	443	0	3,886	95	
33 - Repair and installation of machinery and equipment	66	162	52	3	-	106	-	
D. Electricity, gas, steam and air conditioning supply	53,761	16,010	5,226	13	800	9,563	125	
Electric power generation, transmission and distribution	50,846	12,370	1,490	3	800	9,300	125	
a) Hydal	5,655	2,333	628	3	-	5,390	-	
b) Thermal	703	7,919	220	-	355	3,654	125	
c) Coal Based	248	265	76	-	-	148	-	
d) Wind	639	1,260	482	-	383	28	-	
e) Solar	51	181	14	0	-	63	-	
f) Other	43,550	411	70	-	62	17	-	
Manufacture of gas; distribution of gaseous fuels through mains	2,194	2,587	2,875	0	0	57	-	
Steam and air conditioning supply	721	1,054	861	10	-	205	-	
E. Water supply; sewerage, waste management and remediation activities	45	51	38	2	-	21	-	
36 - Water collection, treatment and supply	13	16	11	-	-	7	-	
37 - Sewerage	7	4	1	0	-	0	-	
38 - Waste collection, treatment and disposal activities; materials recovery	25	30	6	1	-	2	-	
39 - Remediation activities and other waste management services	1	0	20	-	-	12	-	
F. Construction	47,748	74,309	20,450	5,004	227	21,541	120	
41 - Construction of buildings	11,030	16,357	4,939	448	63	2,300	28	
42 - Civil engineering	28,267	44,842	11,429	3,033	164	16,380	61	
43 - Specialized construction activities	8,451	13,110	4,082	1,523	0	2,861	31	

Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Sep-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
-	-	-	-	-	-	-	-	44
-	-	-	-	-	-	-	-	5
-	-	-	-	-	-	-	-	238
-	-	-	-	-	-	-	-	189
-	-	-	-	-	-	-	-	49
-	-	-	-	-	-	-	-	91
138	-	6	-	-	-	3,961	4,105	4,563
-	12	31	-	-	-	-	44	508
-	-	1	-	-	-	-	2	223
-	12	30	-	-	-	-	42	284
917	39	-	-	-	-	-	956	13,361
2,325	-	3	-	-	-	0	4,030	11,403
-	-	-	-	-	-	-	-	863
-	-	-	-	-	-	-	-	199
20	93	276	-	-	-	-	389	1,846
189	-	-	-	1	-	-	190	1,068
-	-	-	-	-	-	-	-	261
-	-	-	-	-	-	-	-	445
1	-	3	6	-	-	-	10	553
-	17	-	-	-	-	-	17	1,481
-	-	8	-	-	-	-	8	1,282
-	-	-	-	-	-	-	-	22
-	-	-	-	-	-	-	9	290
212	791	2,419	2	0	-	7	3,527	13,633
-	43	5	-	-	-	-	48	189
-	-	-	-	-	-	-	-	52
-	-	-	-	-	-	-	-	19
-	10	-	-	-	-	-	10	372
-	-	-	-	-	-	-	-	51
-	-	-	-	-	-	-	-	487
-	-	-	-	-	-	-	-	46
212	738	2,414	2	0	-	7	3,469	12,418
-	-	-	-	-	-	-	-	161
101	0	37	0	5	-	-	267	15,870
100	-	34	0	-	-	-	259	11,852
-	-	-	-	-	-	-	-	6,021
-	-	29	-	-	-	-	154	4,383
-	-	1	-	-	-	-	1	225
100	-	-	-	-	-	-	100	992
-	-	-	-	-	-	-	-	77
0	-	4	0	-	-	-	4	154
-	-	-	-	5	-	-	5	2,937
0	0	3	-	1	-	-	4	1,080
-	-	1	-	-	-	-	1	61
-	-	-	-	-	-	-	-	18
-	-	-	-	-	-	-	-	2
-	-	1	-	-	-	-	1	9
-	-	-	-	-	-	-	-	32
249	1,214	2,128	13	2	-	5	3,730	50,952
87	13	897	0	-	-	5	1,029	8,779
161	1,155	813	13	2	-	1	2,205	33,211
1	46	418	-	-	-	-	496	8,962

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Mar-23	Jun-23	Sep-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	81,604	100,012	50,699	2,866	42	46,665	535
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,011	2,456	1,198	59	1	980	-
46 - Wholesale trade, except of motor vehicles and motorcycles	11,033	12,645	7,345	194	19	4,467	57
47 - Retail trade, except of motor vehicles and motorcycles	68,560	84,911	42,156	2,612	22	41,218	478
H. Transportation and storage	2,822	2,450	736	35	44	1,596	30
49 - Land transport and transport via pipelines	935	752	244	12	13	379	-
50 - Water transport	11	17	12	-	0	0	-
51 - Air transport	240	326	47	-	-	154	-
52 - Warehousing and support activities for transportation	1,586	1,268	403	5	31	1,063	30
53 - Courier activities other than national post activities	51	88	29	18	-	0	-
I. Accommodation and food service activities	2,015	1,554	442	24	6	560	-
55 - Accommodation	1,485	913	187	0	6	330	-
56 - Food and beverage service activities	530	641	256	24	-	230	-
J. Information and communication	3,389	3,641	2,136	78	289	1,003	127
58 - Publishing activities	981	1,155	538	48	68	196	97
59 - Motion picture, video and television programme production, sound recording and music publishing activities	17	15	11	-	-	4	-
60 - Programming and broadcasting activities	137	185	74	3	-	33	30
61 - Telecommunications	1,491	1,685	773	12	221	517	-
62 - Computer programming, consultancy and related activities	498	320	560	8	-	184	-
63 - Information service activities	265	281	179	7	-	70	-
K. Real estate activities	18,885	19,599	6,717	1,052	36	8,464	135
L. Professional, scientific and technical activities	5,420	6,200	1,974	117	3	2,536	0
69 - Legal and accounting activities	1,656	1,659	417	15	0	1,343	-
70 - Activities of head offices; management consultancy activities	2,480	3,043	368	59	-	871	-
71 - Architectural and engineering activities; technical testing and analysis	385	303	278	16	-	23	-
72 - Scientific research and development	230	368	275	13	3	9	-
73 - Advertising and market research	68	101	79	5	0	12	-
74 - Other professional, scientific and technical activities	562	685	542	10	0	265	0
75 - Veterinary activities	40	41	15	0	-	11	-
M. Administrative and support service activities	5,453	4,947	1,409	226	3	2,307	270
77 - Rental and leasing activities	452	385	149	1	1	255	-
78 - Employment activities	57	58	18	0	-	24	-
79 - Travel agency, tour operator, reservation service and related activities	2,137	1,353	330	1	1	1,448	-
80 - Security and investigation activities	459	322	279	11	-	48	-
81 - Services to buildings and landscape activities	934	1,378	507	214	0	345	1
82 - Office administrative, office support and other business support activities	1,413	1,452	126	0	0	187	270
N. Education	12,392	12,242	4,280	541	109	3,176	303
O. Human health and social work activities	5,878	7,669	1,166	129	0	2,639	119
86 - Human health activities	5,204	6,026	1,067	129	0	2,560	119
87 - Residential care activities	13	18	9	-	-	16	-
88 - Social work activities with and without accommodation	661	1,624	91	-	-	63	-
P. Arts, entertainment and recreation	206	228	27	0	0	160	1
Q. Other service activities	115,180	125,221	48,314	2,753	3,553	64,264	985
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	67,887	58,305	3,702	95	26	21,121	1,531
A. Private Trusts and Non-profit Organizations	48,511	38,953	1,803	0	8	12,385	1,485
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	19,376	19,352	1,899	95	18	8,736	46
VI. PERSONAL	1,238,341	1,421,160	465,884	5,655	20,962	827,775	5,385
A. Salaried persons	400,755	448,270	169,237	372	3,419	286,898	1,067
B. Self employed	299,732	380,718	86,677	1,181	5,965	216,131	1,932
C. Other Personal	537,854	592,172	209,969	4,101	11,578	324,746	2,386
VII. OTHER	44,423	56,430	22,636	7,612	15,780	16,686	21
Total	4,230,955	4,795,956	1,062,667	47,822	541,447	1,911,570	61,179

Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Sep-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
1,745	751	2,231	40	76	1	119	5,496	105,769
-	2	3	-	-	-	-	5	2,243
213	28	31	0	4	-	5	338	12,364
1,532	721	2,198	39	72	1	114	5,154	91,162
-	-	2	-	-	-	-	32	2,443
-	-	-	-	-	-	-	-	648
-	-	-	-	-	-	-	-	12
-	-	-	-	-	-	-	-	201
-	-	2	-	-	-	-	32	1,535
-	-	-	-	-	-	-	-	48
-	-	39	-	-	-	1	40	1,072
-	-	-	-	-	-	-	-	523
-	-	39	-	-	-	1	40	549
20	17	5,195	-	-	-	2	5,361	8,866
20	-	-	-	-	-	-	117	967
-	-	-	-	-	-	-	-	15
-	-	0	-	-	-	0	30	141
-	7	5,194	-	-	-	-	5,201	6,725
-	-	-	-	-	-	-	-	752
-	10	0	-	-	-	2	12	268
234	99	2,408	1	15	-	42	2,934	19,203
147	1	156	1	21	-	36	361	4,992
94	1	46	-	21	-	28	189	1,964
53	-	94	1	-	-	0	148	1,447
-	-	-	-	-	-	-	-	317
-	-	2	-	-	-	-	2	302
-	-	-	-	-	-	-	-	96
-	-	14	-	-	-	8	22	839
-	-	-	-	-	-	-	-	26
-	950	22	11	2	-	4	1,259	5,203
-	-	-	-	-	-	2	2	408
-	-	-	-	-	-	-	-	42
-	-	19	11	2	-	2	33	1,813
-	-	2	-	0	-	-	2	340
-	3	-	-	-	-	-	4	1,069
-	947	2	-	-	-	-	1,218	1,532
6	0	5,088	104	5	-	13	5,519	13,625
37	284	323	-	3	-	61	826	4,760
-	259	172	-	3	-	61	613	4,368
-	-	-	-	-	-	-	-	25
37	25	151	-	-	-	-	213	367
-	0	1	-	5	12	-	19	206
1,591	780	11,041	36	113	-	1,062	15,608	134,492
740	13,020	17,914	61	168	232	653	34,319	59,265
297	12,764	11,286	29	82	232	10	26,185	40,383
443	256	6,627	33	86	-	643	8,134	18,882
12,585	42,646	41,696	848	1,187	24,559	38,083	166,990	1,487,265
917	1,750	3,227	47	181	1,291	6,117	14,596	474,522
1,259	3,366	12,886	274	383	369	6,759	27,229	337,183
10,409	37,530	25,584	527	622	22,900	25,207	125,166	675,560
-	629	1,130	-	2	-	147	1,929	64,643
78,639	191,368	677,826	45,273	32,897	27,317	162,523	1,277,022	4,840,528

2.2.2 Deposits Distributed by Category of

Category of Deposit Holder	Domestic Private						
	Mar-23	Jun-23	Sep-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
I. FOREIGN CONSTITUENTS	675,119	693,980	342,421	4,942	7,050	251,538	17,779
1) Official	106,163	107,468	44,426	1,834	-	50,562	361
a) Trust Funds and Non Profit Organizations	1,134	823	5	-	-	215	-
b) Other	105,029	106,644	44,421	1,834	-	50,347	361
2) Business	156,256	154,358	90,152	532	6,158	18,809	8,251
a) Trust Funds and Non Profit Organizations	7	0	-	-	-	-	-
b) Other	156,249	154,358	90,152	532	6,158	18,809	8,251
3) Personal	412,701	432,154	207,842	2,577	892	182,167	9,167
2. DOMESTIC CONSTITUENTS	17,474,449	18,682,713	7,510,085	321,566	14,383	8,444,210	538,999
I. GOVERNMENT	1,632,429	1,575,792	119,184	59,077	240	791,010	46,121
A. Federal Government	1,300,747	1,250,346	67,815	50,875	240	637,024	35,554
B. Provincial Governments	326,585	320,194	48,904	8,201	0	151,672	10,566
C. Local Bodies	5,097	5,252	2,465	1	-	2,314	1
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	844,430	950,754	34,956	13,325	168	404,557	27,390
Agriculture, hunting and forestry	132	138	0	-	-	67	-
Services	27,439	29,325	1,200	27	0	27,722	59
Utilities	348,279	400,992	16,447	5,296	-	210,537	2,152
Transport, storage and communications	90,062	93,990	8,935	2,361	28	31,844	-
Manufacturing	183,588	215,610	4,990	4,588	30	78,640	2,943
Mining and Quarrying	136,365	123,939	1,776	916	110	11,448	22,136
Construction	4,714	3,932	9	-	-	1,607	-
Commerce and Trade	33,976	46,032	1,226	132	-	17,639	-
Others	19,875	36,795	373	4	-	25,052	100
III. NON-BANK FINANCIAL INSTITUTIONS	798,482	810,258	51,931	31,262	553	707,561	82,577
Mutual Funds and AMCs	385,247	343,128	19,525	9,138	-	368,607	58,595
Insurance & Pension Funds	223,494	146,727	10,107	16,854	80	135,297	12,552
MFIs and DFIs	23,517	33,391	4,077	39	-	22,968	-
Stock Exchange & Brokerage Houses	43,870	36,961	4,042	4,740	1	24,053	421
Modarabas	2,874	3,252	149	26	-	1,976	695
Other NBFIs	119,480	246,800	14,031	464	473	154,658	10,314
IV. PRIVATE SECTOR (BUSINESS)	4,122,521	4,507,943	2,294,608	138,370	13,100	1,510,887	202,531
A. Agriculture, forestry and fishing	99,909	112,581	51,202	2,141	40	44,115	2,064
1. Crop and animal production, hunting and related service activities	93,699	106,123	47,601	2,049	40	42,042	1,984
Growing of Wheat, Rice, Sugar Cane & Cotton	42,341	44,173	18,000	1,470	40	21,842	1,312
Growing of tropical, subtropical, pome and stone fruits & vegetables	5,397	5,401	2,825	25	-	2,559	173
Growing of other fruits, vegetables and crops	19,756	19,823	7,874	305	0	9,383	234
Raising of livestock and other related activities	17,950	26,250	12,828	114	-	5,611	102
Other agricultural support activities	8,209	10,369	5,919	135	-	2,614	163
Hunting, trapping and related service activities	46	107	155	-	-	33	-
02 - Forestry and logging	1,067	1,318	732	-	-	86	-
03 - Fishing and aquaculture	5,144	5,140	2,869	92	-	1,987	80
B. Mining and quarrying	179,910	191,660	40,575	963	-	98,283	26,536
05 - Mining of coal and lignite	15,126	15,770	9,394	35	-	6,088	7
06 - Extraction of crude petroleum and natural gas	145,802	149,637	21,989	259	-	86,092	18,702
07 - Mining of metal ores	2,927	4,600	2,402	6	-	748	370
08-Other mining and quarrying	15,641	20,738	6,086	660	-	5,270	7,458
09 - Mining support service activities	414	915	704	4	-	86	-
C. Manufacturing	1,217,033	1,348,573	655,943	58,619	7,663	435,897	86,765
10 - Manufacture of food products	221,845	245,470	121,924	8,508	265	79,957	6,802
11 - Manufacture of beverages	26,849	32,218	5,431	586	-	30,836	1,542
12 - Manufacture of tobacco products	16,043	49,975	7,383	164	-	2,409	-
13 - Manufacture of textiles	201,539	193,150	121,879	13,694	2,308	40,153	16,906
Preparation and spinning of textile fibres	49,319	51,530	25,243	4,388	427	14,422	3,439
Weaving of textiles	26,186	23,655	14,013	2,345	374	4,750	1,193
Finishing of textiles	22,680	19,194	14,505	2,848	280	3,791	643
Manufacture of knitted and crocheted fabrics	16,320	14,119	10,997	2,150	829	798	4,257
Manufacture of made-up textile articles, except apparel	26,771	27,625	21,970	1,787	115	5,243	686
Manufacture of carpets and rugs	2,234	1,761	1,815	6	-	260	88
Manufacture of other textiles n.e.c.	58,029	55,266	33,336	170	283	10,889	6,600
14 - Manufacture of wearing apparel	64,829	71,162	41,350	732	2,981	14,169	5,917
15 - Manufacture of leather and related products	20,652	22,784	12,973	287	101	4,788	3,449

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Sep-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	
16,038	7,982	48,827	658	1,645	42	4,042	97,013	702,964	
666	1,550	7,403	206	782	-	1,538	12,505	109,327	
-	-	2	6	-	-	-	8	228	
666	1,550	7,401	200	782	-	1,538	12,497	109,099	
9,418	1,018	3,557	8	140	-	234	22,626	138,276	
-	-	-	-	-	-	-	-	-	
9,418	1,018	3,557	8	140	-	234	22,626	138,276	
5,954	5,415	37,867	444	723	42	2,270	61,882	455,360	
596,722	424,203	1,443,580	13,354	39,617	2,293	143,829	3,202,597	19,492,842	
48,595	64,958	478,739	1,343	9,719	-	19,432	668,908	1,638,419	
45,515	54,857	382,937	212	5,205	-	8,398	532,677	1,288,632	
3,080	10,081	94,613	1,131	4,514	-	11,011	134,997	343,774	
0	21	1,189	-	0	-	23	1,233	6,013	
157,472	97,164	205,396	777	-	-	20,359	508,558	961,565	
-	-	76	-	-	-	-	76	143	
130	917	5,080	-	-	-	63	6,250	35,199	
83,559	100	128,663	-	-	-	259	214,732	447,012	
-	2,449	23,097	-	-	-	-	25,546	68,715	
41,849	59,775	11,620	777	-	-	37	117,000	205,249	
31,134	33,450	27,917	-	-	-	20,000	134,637	148,886	
-	-	367	-	-	-	-	367	1,983	
800	2	3,447	-	-	-	-	4,249	23,246	
-	472	5,131	-	-	-	-	5,702	31,131	
15,047	22,374	11,333	6	4	-	14	131,355	922,661	
2,500	17,476	37	-	-	-	-	78,608	475,878	
11,359	2,286	515	-	-	-	14	26,726	189,064	
101	761	5,710	-	-	-	-	6,573	33,657	
16	101	6	6	-	-	-	550	33,385	
465	529	0	-	4	-	-	1,693	3,845	
606	1,221	5,065	-	-	-	-	17,205	186,831	
197,439	104,658	136,308	3,267	4,009	1,797	26,658	676,667	4,633,632	
649	948	5,159	55	75	-	245	9,194	106,692	
649	943	4,546	55	75	-	245	8,496	100,228	
392	69	2,079	21	59	-	144	4,077	45,428	
17	1	512	1	3	-	13	720	6,129	
49	93	724	7	1	-	54	1,163	18,724	
166	739	644	3	4	-	8	1,665	20,218	
25	41	587	23	7	-	26	872	9,540	
-	-	-	-	-	-	-	-	188	
-	-	9	-	-	-	-	9	827	
-	5	604	-	-	-	-	689	5,636	
41,172	6,439	1,349	100	126	3	548	76,273	216,095	
7	126	17	-	1	-	1	158	15,675	
41,097	5,636	840	98	122	3	517	67,016	175,355	
15	535	23	-	-	-	-	942	4,098	
53	143	464	2	3	-	30	8,152	20,168	
-	-	5	-	-	-	-	5	799	
77,573	17,558	28,745	374	363	1	1,338	212,718	1,370,840	
11,022	2,895	6,029	100	115	-	270	27,233	237,888	
4	-	29	0	0	-	-	1,576	38,429	
10,100	-	4	-	0	-	-	10,104	20,060	
3,762	3,535	6,685	190	67	-	232	31,377	209,412	
1,439	936	1,842	22	4	-	24	7,705	52,185	
144	105	981	16	3	-	6	2,449	23,930	
356	462	172	-	2	-	1	1,637	23,061	
5	173	160	7	-	-	-	4,602	19,376	
1,286	112	572	12	59	-	196	2,921	32,036	
-	-	1	-	-	-	-	90	2,171	
533	1,746	2,957	133	0	-	4	11,974	56,652	
257	1,635	1,086	2	13	-	22	8,933	68,165	
380	961	947	8	6	-	63	5,815	23,963	

2.2.2 Deposits Distributed by Category of

Category of Deposit Holder	Domestic Private						
	Mar-23	Jun-23	Sep-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	5,828	6,010	3,622	3	64	1,189	665
Manufacture of luggage, handbags and the like, saddlery and harness	3,400	3,360	1,804	98	0	240	1,141
Manufacture of footwear	11,424	13,414	7,546	186	37	3,359	1,643
a. Leather wear	9,582	11,435	6,153	175	37	2,852	1,623
b. Rubber and Plastic wear	1,843	1,979	1,393	10	-	508	20
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	2,846	3,273	2,782	5	4	238	18
17 - Manufacture of paper and paper products	11,316	10,580	8,464	152	-	2,087	10
18 - Printing and reproduction of recorded media	13,936	15,538	10,403	274	-	3,528	720
Printing and other service activities related to printing	13,246	14,749	10,055	251	-	3,256	719
Reproduction of recorded media	691	789	348	24	-	272	1
19 - Manufacture of coke and refined petroleum products	120,584	105,311	32,218	4,069	-	78,513	4,499
20 - Manufacture of chemicals and chemical products	100,285	109,336	46,226	11,130	309	56,544	12,031
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	42,547	41,834	23,307	1,773	202	13,138	1,016
22 - Manufacture of rubber and plastics products	20,954	23,494	13,951	471	364	2,235	508
23 - Manufacture of other non-metallic mineral products	27,011	23,357	16,459	1,474	368	4,492	2,360
24 - Manufacture of basic metals	40,137	46,928	25,180	2,803	3	11,859	3,443
25 - Manufacture of fabricated metal products, except machinery and equipment	10,578	12,438	5,644	152	222	3,475	1,913
26 - Manufacture of computer, electronic and optical products	26,374	23,959	12,020	456	-	2,821	1,788
27 - Manufacture of electrical equipment	48,149	66,389	23,644	1,408	4	13,625	2,291
28 - Manufacture of machinery and equipment	18,929	39,673	12,972	629	5	3,590	524
29 - Manufacture of motor vehicles, trailers and semi-trailers	71,868	93,560	30,982	6,875	4	35,463	8,359
30 - Manufacture of other transport equipment	10,899	11,603	5,996	114	206	4,809	2,361
31 - Manufacture of furniture	4,185	4,411	2,439	114	-	476	1,003
32 - Other manufacturing	91,957	99,348	69,137	2,151	315	26,219	9,184
Manufacture of jewellery and related articles	3,252	3,080	1,798	100	-	941	31
Manufacture of imitation jewellery and related articles	192	188	173	-	-	22	7
Manufacture of musical instruments	8,152	8,322	7,219	932	-	1,101	25
Manufacture of sports goods	20,771	23,588	17,609	59	241	9,816	1,423
Manufacture of games and toys	129	93	118	-	-	6	-
Manufacture of medical and dental instruments and supplies	8,808	9,838	7,677	272	20	1,603	427
Manufacture of Handicrafts	442	481	210	2	-	188	51
Other manufacturing n.e.c.	50,211	53,759	34,334	785	54	12,541	7,220
33 - Repair and installation of machinery and equipment	2,723	2,782	3,178	597	-	472	121
D. Electricity, gas, steam and air conditioning supply	213,343	229,699	55,498	2,308	200	183,038	6,359
Electric power generation, transmission and distribution	179,722	187,346	51,381	2,099	200	145,955	6,265
a) Hydal	23,107	37,589	7,085	833	0	16,426	1,440
b) Thermal	7,050	8,871	6,392	82	-	5,970	2,527
c) Coal Based	8,185	9,467	686	16	-	7,524	-
d) Wind	5,205	4,911	3,015	-	-	1,755	-
e) Solar	2,072	2,921	2,001	8	-	3,268	121
f) Other	134,103	123,588	32,202	1,160	200	111,012	2,178
Manufacture of gas; distribution of gaseous fuels through mains	33,350	41,949	3,871	193	-	36,977	94
Steam and air conditioning supply	272	404	246	16	-	106	-
E. Water supply; sewerage, waste management and remediation activities	14,904	13,532	8,872	1,341	-	2,186	125
36 - Water collection, treatment and supply	1,198	1,125	665	35	-	115	41
37 - Sewerage	3,833	643	668	0	-	17	-
38 - Waste collection, treatment and disposal activities; materials recovery services	9,560	8,694	5,798	1,123	-	2,040	74
services	312	3,070	1,740	183	-	13	10
F. Construction	254,256	332,756	148,907	18,208	4	110,607	5,709
41 - Construction of buildings	153,662	195,037	92,242	10,666	4	42,448	3,055
42 - Civil engineering	64,193	98,455	34,623	5,628	0	56,112	2,022
43 - Specialized construction activities	36,401	39,263	22,042	1,914	-	12,047	632

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Sep-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
150	455	61	-	-	-	3	1,334	6,212
-	70	88	-	-	-	-	1,299	3,442
230	436	798	8	6	-	60	3,181	14,309
180	436	504	8	6	-	60	2,818	12,034
50	-	293	-	-	-	-	363	2,274
1	1	25	-	-	-	-	44	3,074
277	11	119	14	1	-	65	495	11,197
78	198	325	2	-	-	1	1,325	15,530
78	198	253	2	-	-	1	1,252	14,814
-	-	72	-	-	-	-	73	717
12,074	88	1,024	20	56	-	275	18,036	132,836
6,193	2,881	1,874	2	66	1	244	23,293	137,502
859	592	143	5	4	-	10	2,629	41,048
606	333	408	-	11	-	11	1,877	18,899
390	338	428	1	1	-	6	3,525	26,318
1,913	723	1,213	13	13	-	2	7,319	47,165
27	25	369	9	1	-	6	2,348	11,842
214	46	4,198	2	2	-	1	6,250	21,548
2,565	853	2,223	-	4	-	106	8,042	46,723
23,397	139	507	6	0	-	-	24,573	41,769
2,340	382	140	-	3	-	14	11,239	84,563
67	520	58	-	-	-	-	3,006	14,131
57	13	14	-	-	-	-	1,086	4,114
991	1,392	883	2	0	-	9	12,461	110,284
-	-	94	-	0	-	-	126	2,965
-	-	23	-	-	-	0	30	224
-	-	4	-	-	-	-	29	9,282
121	32	177	-	-	-	-	1,753	29,478
-	-	0	-	-	-	-	0	125
196	100	120	1	-	-	0	844	10,417
-	-	49	1	0	-	1	102	502
674	1,260	416	-	-	-	8	9,577	57,291
-	-	13	-	-	-	-	135	4,381
12,287	1,794	3,281	1,789	2,358	1	20,995	48,864	289,908
204	1,521	3,213	1,784	2,357	1	20,961	36,306	235,941
192	1,438	9	-	2	-	-	3,080	27,424
-	-	7	-	-	-	-	2,534	14,977
-	-	253	-	-	-	-	253	8,480
-	-	3	-	-	-	-	3	4,773
-	15	93	0	-	1	-	230	5,506
13	68	2,850	1,784	2,355	-	20,961	30,207	174,782
15	272	53	5	1	-	34	475	41,516
12,067	-	15	-	-	-	-	12,082	12,450
1,256	3,953	946	-	1	-	-	6,281	18,679
-	-	23	-	1	-	-	65	881
-	-	9	-	-	-	-	9	695
156	3,953	911	-	-	-	-	5,093	14,054
1,100	-	4	-	-	-	-	1,114	3,050
5,194	1,930	10,834	545	335	7	88	24,643	302,370
3,040	1,101	8,198	26	183	7	15	15,626	160,986
1,068	509	2,321	519	80	-	6	6,526	102,889
1,086	320	315	0	72	-	66	2,492	38,495

2.2.2 Deposits Distributed by Category of

Category of Deposit Holder	Domestic Private						
	Mar-23	Jun-23	Sep-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	741,471	829,927	585,033	22,311	411	174,706	20,334
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	48,031	47,604	29,559	851	-	14,027	604
46 - Wholesale trade, except of motor vehicles and motorcycles	257,719	304,638	220,679	16,447	259	45,796	13,202
47 - Retail trade, except of motor vehicles and motorcycles	435,722	477,685	334,794	5,012	151	114,882	6,529
H. Transportation and storage	317,311	341,992	145,262	3,575	5	122,927	16,107
49 - Land transport and transport via pipelines	40,624	43,489	27,561	1,015	3	11,152	325
50 - Water transport	71,798	60,412	33,359	122	-	9,328	11,485
51 - Air transport	97,319	107,805	48,439	73	-	29,979	883
52 - Warehousing and support activities for transportation	83,060	107,913	20,752	2,172	2	65,603	2,359
53 - Courier activities other than national post activities	24,511	22,372	15,151	192	-	6,865	1,056
I. Accommodation and food service activities	21,816	24,397	15,271	913	9	7,963	726
55 - Accommodation	8,410	9,525	4,563	605	-	4,840	686
56 - Food and beverage service activities	13,406	14,872	10,708	308	9	3,123	40
J. Information and communication	143,097	163,670	84,281	2,213	3,330	40,430	2,131
58 - Publishing activities	13,036	14,495	8,383	501	-	2,427	586
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,085	1,247	1,188	4	-	196	0
60 - Programming and broadcasting activities	1,421	2,863	1,841	57	166	206	-
61 - Telecommunications	39,331	51,287	15,237	255	1,574	11,257	692
62 - Computer programming, consultancy and related activities	63,362	64,702	35,575	639	1,515	23,033	517
63 - Information service activities	24,863	29,076	22,056	757	76	3,312	336
K. Real estate activities	204,511	189,549	116,111	8,375	32	38,729	14,715
L. Professional, scientific and technical activities	110,491	118,156	62,823	1,108	194	36,156	2,367
69 - Legal and accounting activities	17,933	14,352	7,287	256	77	5,916	675
70 - Activities of head offices; management consultancy activities	4,445	4,293	10,115	102	117	782	59
71 - Architectural and engineering activities; technical testing and analysis	21,526	25,568	10,795	322	-	3,205	1,177
72 - Scientific research and development	9,009	10,269	3,344	51	-	4,090	-
73 - Advertising and market research	11,739	13,219	6,283	179	-	5,077	69
74 - Other professional, scientific and technical activities	44,627	49,301	23,959	188	-	16,897	386
75 - Veterinary activities	1,211	1,153	1,040	9	-	188	1
M. Administrative and support service activities	96,716	107,302	69,136	2,417	0	30,088	2,546
77 - Rental and leasing activities	2,734	2,924	2,283	148	-	682	166
78 - Employment activities	1,365	1,098	1,062	0	-	293	-
79 - Travel agency, tour operator, reservation service and related activities	19,094	23,876	17,713	466	0	5,415	239
80 - Security and investigation activities	3,657	3,496	1,414	306	-	1,515	7
81 - Services to buildings and landscape activities	1,514	2,321	1,947	114	-	279	165
82 - Office administrative, office support and other business support activities	68,352	73,587	44,716	1,383	-	21,903	1,969
N. Education	110,638	99,113	30,228	4,689	16	49,368	3,780
O. Human health and social work activities	68,988	73,321	22,155	2,573	-	24,215	1,859
86 - Human health activities	51,800	56,511	17,840	2,261	-	17,123	1,724
87 - Residential care activities	687	954	332	2	-	405	-
88 - Social work activities with and without accommodation	16,501	15,856	3,982	310	-	6,688	135
P. Arts, entertainment and recreation	2,080	2,272	1,390	230	-	613	559
Q. Other service activities	326,046	329,443	201,922	6,386	1,196	111,568	9,850
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	522,083	557,092	104,380	10,881	1	201,102	38,051
A. Private Trusts and Non-profit Organizations	354,274	376,788	66,252	9,758	-	141,224	25,785
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	167,809	180,304	38,128	1,123	1	59,878	12,266
VI. PERSONAL	9,550,891	10,273,036	4,904,453	64,529	321	4,828,982	142,193
A. Salaried persons	2,737,802	2,939,614	1,525,177	5,955	7	1,357,820	33,848
B. Self employed	4,233,463	4,556,733	2,279,871	47,932	74	2,077,861	53,141
C. Other Personal	2,579,626	2,776,689	1,099,404	10,642	239	1,393,301	55,204
VII. OTHER	3,612	7,837	572	4,123	-	112	137
Total	18,149,568	19,376,692	7,852,506	326,508	21,433	8,695,748	556,779

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Sep-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
13,330	8,712	20,927	189	173	43	341	64,048	846,508
193	156	1,409	1	73	2	20	2,456	46,894
4,017	3,628	7,625	82	27	39	49	28,669	311,851
9,121	4,928	11,892	106	73	2	273	32,923	487,763
11,822	45,505	3,229	21	9	0	17	76,712	348,481
583	9	1,690	3	3	-	11	2,624	42,356
8,775	1,580	419	-	-	-	1	22,260	65,068
244	35,320	137	0	1	0	3	36,589	115,080
1,189	8,349	937	18	4	-	2	12,859	101,388
1,031	247	45	-	1	-	-	2,379	24,588
2,467	73	423	0	2	-	8	3,701	27,857
6	31	248	0	2	-	2	974	10,982
2,462	43	175	-	-	-	7	2,726	16,875
2,738	1,195	13,918	5	29	-	81	20,097	150,350
346	3	1,938	-	5	-	1	2,878	14,189
140	-	30	-	-	-	-	170	1,558
5	-	16	-	-	-	-	21	2,290
1,297	304	10,931	1	7	-	4	13,235	41,559
820	860	819	5	17	-	76	3,114	63,875
130	28	185	-	-	-	-	679	26,879
2,794	843	7,687	10	6	2	34	26,090	189,337
2,647	1,736	5,687	29	101	1,678	2,268	16,513	116,795
241	728	467	-	14	-	16	2,142	15,678
54	30	77	-	-	-	6	225	11,341
1,220	28	1,035	1	1	1,678	0	5,141	19,464
494	496	48	0	-	-	-	1,038	8,523
409	50	58	-	10	-	4	600	12,140
229	404	3,986	27	76	-	2,242	7,351	48,395
-	-	16	-	-	-	-	17	1,254
1,166	1,396	3,412	30	57	1	79	8,688	110,328
10	-	87	2	-	-	2	266	3,380
-	-	335	-	-	-	-	335	1,690
81	78	464	5	46	1	57	971	24,565
92	-	20	-	-	-	-	119	3,355
52	51	25	2	-	-	-	295	2,634
931	1,267	2,482	22	11	-	20	6,702	74,705
1,093	4,790	10,056	32	130	-	65	19,945	104,245
11,059	3,789	8,666	33	172	-	350	25,928	74,870
8,869	1,240	8,198	23	126	-	10	20,191	57,416
13	3	35	-	2	-	-	52	790
2,177	2,546	433	10	44	-	340	5,685	16,665
17	-	169	0	-	-	-	745	2,977
10,174	4,000	11,819	53	73	60	199	36,227	357,299
65,765	50,739	100,836	92	7,108	2	3,861	266,454	582,817
56,821	27,176	68,254	88	6,222	2	3,385	187,733	404,967
8,944	23,563	32,582	4	886	-	476	78,721	177,850
112,388	84,310	510,938	7,869	18,776	495	73,506	950,475	10,748,760
21,210	13,446	108,383	1,592	3,861	96	15,481	197,917	3,086,878
47,787	44,821	200,037	2,828	7,471	164	22,905	379,152	4,784,890
43,392	26,043	202,518	3,449	7,444	235	35,120	373,406	2,876,992
15	-	29	-	-	-	-	181	4,988
612,760	432,185	1,492,406	14,012	41,262	2,335	147,871	3,299,610	20,195,806

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Mar-23	Jun-23	Sep-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
1. FOREIGN CONSTITUENTS	18,861	16,836	9,248	-	-	3,636	-
1) Official	12,529	10,409	2,835	-	-	3,547	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-
b) Other	12,529	10,409	2,835	-	-	3,547	-
2) Business	6,150	6,235	6,373	-	-	24	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-
b) Other	6,150	6,235	6,373	-	-	24	-
3) Personal	182	192	40	-	-	65	-
2. DOMESTIC CONSTITUENTS	449,509	493,932	109,989	-	-	377,562	52,753
I. GOVERNMENT	0	0	-	-	-	0	-
A. Federal Government	0	0	-	-	-	0	-
B. Provincial Governments	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	5	6	4	-	-	1	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-
Transport, storage and communications	3	4	4	-	-	-	-
Manufacturing	1	1	0	-	-	1	-
Mining and Quarrying	0	0	0	-	-	-	-
Construction	-	-	-	-	-	-	-
Commerce and Trade	-	0	-	-	-	-	-
Others	1	1	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	1,199	301	150	-	-	166	-
Mutual Funds and AMCs	-	-	-	-	-	-	-
Insurance & Pension Funds	1,145	231	128	-	-	157	-
MFIs and DFIs	53	70	22	-	-	9	-
Stock Exchange & Brokerage Houses	1	1	1	-	-	0	-
Modarabas	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	446,530	491,974	109,629	-	-	376,068	52,733
A. Agriculture, forestry and fishing	1,405	1,340	540	-	-	282	-
1. Crop and animal production, hunting and related service activities	1,405	1,340	540	-	-	282	-
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	734	720	480	-	-	48	-
Raising of livestock and other related activities	42	48	50	-	-	-	-
Other agricultural support activities	628	573	10	-	-	234	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-
02 - Forestry and logging	0	0	0	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-
B. Mining and quarrying	59,448	36,844	868	-	-	30,062	-
05 - Mining of coal and lignite	58,807	36,225	50	-	-	29,631	-
06 - Extraction of crude petroleum and natural gas	392	354	570	-	-	270	-
07 - Mining of metal ores	137	154	56	-	-	135	-
08-Other mining and quarrying	102	107	152	-	-	27	-
09 - Mining support service activities	9	3	40	-	-	-	-
C. Manufacturing	83,850	136,143	28,276	-	-	121,684	9,559
10 - Manufacture of food products	12,598	13,985	3,609	-	-	11,347	-
11 - Manufacture of beverages	20,848	28,461	7,474	-	-	40,656	-
12 - Manufacture of tobacco products	4,583	3,611	244	-	-	1,377	-
13 - Manufacture of textiles	362	301	351	-	-	3	-
Preparation and spinning of textile fibres	351	294	344	-	-	2	-
Weaving of textiles	1	1	0	-	-	-	-
Finishing of textiles	0	0	0	-	-	-	-
Manufacture of knitted and crocheted fabrics	0	0	0	-	-	-	-
Manufacture of made-up textile articles, except apparel	2	0	0	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	8	5	6	-	-	0	-
14 - Manufacture of wearing apparel	116	45	68	-	-	30	-
15 - Manufacture of leather and related products	0	0	0	-	-	-	-

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Sep-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	12,911
-	27	-	-	-	-	-	27	6,410
-	-	-	-	-	-	-	-	-
-	27	-	-	-	-	-	27	6,410
-	-	-	-	-	-	-	-	6,396
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	6,396
-	-	-	-	-	-	-	-	105
5,843	-	5	-	-	-	-	58,600	546,151
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	5
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	4
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	316
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	285
-	-	-	-	-	-	-	-	30
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
5,780	-	5	-	-	-	-	58,518	544,214
-	-	-	-	-	-	-	-	822
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	822
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	527
-	-	-	-	-	-	-	-	50
-	-	-	-	-	-	-	-	244
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	30,930
-	-	-	-	-	-	-	-	29,680
-	-	-	-	-	-	-	-	840
-	-	-	-	-	-	-	-	191
-	-	-	-	-	-	-	-	180
-	-	-	-	-	-	-	-	40
-	-	5	-	-	-	-	9,564	159,525
-	-	-	-	-	-	-	-	14,957
-	-	-	-	-	-	-	-	48,130
-	-	-	-	-	-	-	-	1,622
-	-	-	-	-	-	-	-	354
-	-	-	-	-	-	-	-	346
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	7
-	-	-	-	-	-	-	-	98
-	-	-	-	-	-	-	-	0

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Mar-23	Jun-23	Sep-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	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	171	585	521	-	-	400	-
18 - Printing and reproduction of recorded media	715	674	18	-	-	-	440
Printing and other service activities related to printing	57	3	0	-	-	-	-
Reproduction of recorded media	657	671	18	-	-	-	440
19 - Manufacture of coke and refined petroleum products	247	10,129	264	-	-	-	-
20 - Manufacture of chemicals and chemical products	19,113	47,353	7,087	-	-	47,351	8,522
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	8,715	9,580	2,328	-	-	3,384	597
22 - Manufacture of rubber and plastics products	59	3	88	-	-	0	-
23 - Manufacture of other non-metallic mineral products	54	44	37	-	-	5	-
24 - Manufacture of basic metals	17	21	19	-	-	3	-
25. Manufacture of fabricated metal products, except machinery and equipment	0	0	0	-	-	0	-
26 - Manufacture of computer, electronic and optical products	2,734	2,110	3,105	-	-	105	-
27 - Manufacture of electrical equipment	9,818	12,190	2,049	-	-	12,290	-
28 - Manufacture of machinery and equipment	1,121	1,538	623	-	-	1,284	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	748	1,171	183	-	-	7	-
30 - Manufacture of other transport equipment	127	245	123	-	-	160	-
31 - Manufacture of furniture	0	0	0	-	-	-	-
32. Other manufacturing	1,705	4,098	86	-	-	3,283	-
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	206	59	19	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-
Other manufacturing n.e.c.	1,500	4,039	67	-	-	3,283	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	87,175	119,113	9,683	-	-	149,601	4,048
Electric power generation, transmission and distribution	86,040	119,016	9,680	-	-	149,521	4,048
a) Hydal	8,938	7,754	3,069	-	-	7,476	-
b) Thermal	0	1	0	-	-	0	-
c) Coal Based	60,749	97,078	1,526	-	-	123,236	-
d) Wind	5,454	5,772	2,094	-	-	1,975	4,048
e) Solar	3,684	1,452	106	-	-	4,165	-
f) Other	7,214	6,959	2,885	-	-	12,668	-
Manufacture of gas; distribution of gaseous fuels through mains	1,136	97	4	-	-	80	-
Steam and air conditioning supply	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	394	1	3	-	-	7	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-
37 - Sewerage	0	0	-	-	-	0	-
38 - Waste collection, treatment and disposal activities; materials recovery	394	1	3	-	-	7	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-
F. Construction	20,040	20,260	2,927	-	-	9,733	962
41 - Construction of buildings	3,200	3,562	242	-	-	2,849	-
42 - Civil engineering	16,840	16,697	2,685	-	-	6,884	962
43 - Specialized construction activities	0	0	-	-	-	0	-

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Sep-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	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	921	
-	-	-	-	-	-	-	440	458	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	440	458	
-	-	-	-	-	-	-	-	264	
-	-	5	-	-	-	-	8,527	62,964	
-	-	-	-	-	-	-	597	6,309	
-	-	-	-	-	-	-	-	88	
-	-	-	-	-	-	-	-	41	
-	-	-	-	-	-	-	-	22	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	3,209	
-	-	-	-	-	-	-	-	14,339	
-	-	-	-	-	-	-	-	1,908	
-	-	-	-	-	-	-	-	189	
-	-	-	-	-	-	-	-	283	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	3,368	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	19	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	3,349	
-	-	-	-	-	-	-	-	-	
180	-	-	-	-	-	-	4,228	163,512	
180	-	-	-	-	-	-	4,228	163,429	
-	-	-	-	-	-	-	-	10,545	
-	-	-	-	-	-	-	-	1	
180	-	-	-	-	-	-	180	124,943	
-	-	-	-	-	-	-	4,048	8,117	
-	-	-	-	-	-	-	-	4,271	
-	-	-	-	-	-	-	-	15,553	
-	-	-	-	-	-	-	-	83	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	10	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	10	
-	-	-	-	-	-	-	-	-	
5,600	-	-	-	-	-	-	6,562	19,222	
-	-	-	-	-	-	-	-	3,091	
5,600	-	-	-	-	-	-	6,562	16,131	
-	-	-	-	-	-	-	-	0	

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Mar-23	Jun-23	Sep-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	29,502	23,219	3,024	-	-	19,624	504
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	25,102	22,329	2,545	-	-	19,539	255
47 - Retail trade, except of motor vehicles and motorcycles	4,401	889	479	-	-	85	249
H. Transportation and storage	89,399	83,325	45,910	-	-	17,708	17,168
49 - Land transport and transport via pipelines	1,360	1,138	782	-	-	1,412	-
50 - Water transport	9,249	7,086	5	-	-	5,560	4,500
51 - Air transport	56,923	53,238	36,083	-	-	10,299	-
52 - Warehousing and support activities for transportation	19,374	21,762	9,025	-	-	369	12,668
53 - Courier activities other than national post activities	2,493	102	15	-	-	67	-
I. Accommodation and food service activities	4,169	3,873	767	-	-	548	-
55 - Accommodation	12	9	0	-	-	0	-
56 - Food and beverage service activities	4,157	3,864	767	-	-	548	-
J. Information and communication	51,930	44,037	15,827	-	-	20,193	2,100
58 - Publishing activities	5,882	5,739	5,043	-	-	0	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	0	0	-	-	-	0	-
61 - Telecommunications	44,384	36,685	9,019	-	-	20,124	2,100
62 - Computer programming, consultancy and related activities	1,414	1,488	1,658	-	-	65	-
63 - Information service activities	250	125	107	-	-	3	-
K. Real estate activities	1	3	-	-	-	3	-
L. Professional, scientific and technical activities	7,681	10,050	1,415	-	-	6,593	2,810
69 - Legal and accounting activities	0	0	0	-	-	-	-
70 - Activities of head offices; management consultancy activities	2,943	4,739	510	-	-	-	2,810
71 - Architectural and engineering activities; technical testing and analysis	3,116	3,483	334	-	-	5,417	-
72 - Scientific research and development	30	15	24	-	-	22	-
73 - Advertising and market research	355	538	261	-	-	90	-
74 - Other professional, scientific and technical activities	1,238	1,274	286	-	-	1,064	-
75 - Veterinary activities	-	-	-	-	-	-	-
M. Administrative and support service activities	897	24	10	-	-	32	-
77 - Rental and leasing activities	-	-	-	-	-	-	-
78 - Employment activities	18	19	0	-	-	32	-
79 - Travel agency, tour operator, reservation service and related activities	0	0	5	-	-	-	-
80 - Security and investigation activities	14	4	5	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	865	1	0	-	-	-	-
N. Education	0	0	1	-	-	0	-
O. Human health and social work activities	136	224	5	-	-	-	-
86 - Human health activities	136	224	5	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	0	0	0	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-
Q. Other service activities	10,501	13,519	373	-	-	-	15,581
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	555	522	103	-	-	645	20
A. Private Trusts and Non-profit Organizations	504	479	85	-	-	645	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	52	43	19	-	-	-	20
VI. PERSONAL	1,205	1,116	99	-	-	673	-
A. Salaried persons	909	854	89	-	-	482	-
B. Self employed	141	108	7	-	-	49	-
C. Other Personal	156	155	2	-	-	142	-
VII. OTHER	14	12	4	-	-	9	-
Total	468,370	510,768	119,237	-	-	381,198	52,753

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Sep-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	
-	-	-	-	-	-	-	504	23,152	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	255	22,339	
-	-	-	-	-	-	-	249	812	
-	-	-	-	-	-	-	17,168	80,786	
-	-	-	-	-	-	-	-	2,193	
-	-	-	-	-	-	-	4,500	10,065	
-	-	-	-	-	-	-	-	46,382	
-	-	-	-	-	-	-	12,668	22,062	
-	-	-	-	-	-	-	-	82	
-	-	-	-	-	-	-	-	1,315	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	1,315	
-	-	-	-	-	-	-	2,100	38,119	
-	-	-	-	-	-	-	-	5,044	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	2,100	31,243	
-	-	-	-	-	-	-	-	1,723	
-	-	-	-	-	-	-	-	110	
-	-	-	-	-	-	-	-	3	
-	-	-	-	-	-	-	2,810	10,818	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	2,810	3,320	
-	-	-	-	-	-	-	-	5,751	
-	-	-	-	-	-	-	-	47	
-	-	-	-	-	-	-	-	350	
-	-	-	-	-	-	-	-	1,350	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	42	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	32	
-	-	-	-	-	-	-	-	5	
-	-	-	-	-	-	-	-	5	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	1	
-	-	-	-	-	-	-	-	5	
-	-	-	-	-	-	-	-	5	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	15,581	15,954	
-	-	-	-	-	-	-	20	768	
-	-	-	-	-	-	-	-	730	
-	-	-	-	-	-	-	20	39	
63	-	-	-	-	-	-	63	835	
-	-	-	-	-	-	-	-	571	
52	-	-	-	-	-	-	52	108	
11	-	-	-	-	-	-	11	156	
-	-	-	-	-	-	-	-	13	
5,843	27	5	-	-	-	-	58,628	559,062	

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Mar-23		Jun-23 R		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
I. FOREIGN CONSTITUENTS	738,939	719,196	1,058,920	737,621	883,294	743,703
1) Official	141,796	121,568	152,166	120,785	155,774	118,596
a) Trust Funds and Non Profit Organizations	102	1,134	51	823	14	228
b) Other	141,694	120,434	152,115	119,962	155,760	118,367
2) Business	58,119	165,520	60,978	163,295	32,856	147,649
a) Trust Funds and Non Profit Organizations	3	7	-	0	1	-
b) Other	58,116	165,513	60,978	163,295	32,855	147,649
3) Personal	539,024	432,108	845,776	453,541	694,664	477,458
2. DOMESTIC CONSTITUENTS	82,832,065	22,129,697	93,902,870	23,945,795	95,239,182	24,851,693
I. GOVERNMENT	627,356	3,525,216	505,734	3,704,081	522,029	3,708,763
A. Federal Government	126,277	2,233,999	99,313	2,360,642	110,231	2,352,547
B. Provincial Governments	453,426	1,141,724	372,180	1,185,944	377,110	1,194,685
C. Local Bodies	47,653	149,493	34,241	157,494	34,688	161,531
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	23,420	1,250,953	22,337	1,424,484	18,903	1,490,666
Agriculture, hunting and forestry	42	1,009	41	1,066	51	958
Services	1,114	33,858	1,150	34,718	1,165	42,758
Utilities	11,555	524,896	11,792	604,960	8,447	651,782
Transport, storage and communications	6,646	123,066	5,014	136,828	4,656	106,688
Manufacturing	1,873	250,155	2,093	293,338	2,435	299,171
Mining and Quarrying	468	184,596	452	193,345	523	226,488
Construction	199	40,110	191	38,797	180	36,340
Commerce and Trade	694	43,181	672	51,234	498	28,823
Others	828	50,080	932	70,197	947	97,657
III. NON-BANK FINANCIAL INSTITUTIONS	52,926	852,770	51,932	905,655	47,321	1,003,881
Mutual Funds and AMCs	5,874	404,385	7,524	397,797	6,393	511,660
Insurance & Pension Funds	5,592	239,240	9,616	170,439	6,990	220,458
MFIs and DFIs	1,263	27,026	1,877	37,635	1,315	36,488
Stock Exchange & Brokerage Houses	4,945	44,890	8,753	38,830	6,300	35,612
Modarabas	443	3,671	491	3,689	525	4,198
Other NBFIs	34,610	133,558	23,464	257,266	25,711	195,464
IV. PRIVATE SECTOR (BUSINESS)	11,128,785	5,071,746	9,698,591	5,536,064	10,060,861	5,699,028
A. Agriculture, forestry and fishing	1,876,188	170,921	1,843,159	196,117	1,831,078	188,605
1. Crop and animal production, hunting and related service activities	1,866,698	164,663	1,839,783	189,588	1,827,309	181,986
Growing of Wheat, Rice, Sugar Cane & Cotton	1,102,778	95,659	1,105,693	98,573	1,067,427	102,940
Growing of tropical, subtropical, pome and stone fruits & vegetables	134,231	7,046	129,220	6,941	132,162	7,612
Growing of other fruits, vegetables and crops	385,245	27,243	361,896	27,775	383,003	27,027
Raising of livestock and other related activities	181,532	24,586	187,625	44,205	187,978	33,226
Other agricultural support activities	62,803	10,083	55,228	11,986	56,591	10,994
Hunting, trapping and related service activities	109	46	121	107	148	188
02 - Forestry and logging	690	1,072	619	1,325	704	829
03 - Fishing and aquaculture	8,800	5,186	2,757	5,204	3,065	5,789
B. Mining and quarrying	447,918	240,418	78,128	229,882	29,416	249,345
05 - Mining of coal and lignite	118,462	74,351	45,456	52,312	10,716	45,861
06 - Extraction of crude petroleum and natural gas	242,023	146,531	13,232	150,598	7,566	177,562
07 - Mining of metal ores	7,965	3,197	3,927	4,887	4,419	4,425
08 - Other mining and quarrying	78,721	15,895	14,745	21,135	5,834	20,631
09 - Mining support service activities	747	443	768	950	881	866
C. Manufacturing	2,706,065	1,378,114	1,160,429	1,563,156	1,021,142	1,600,621
10 - Manufacture of food products	400,745	245,300	229,640	269,507	291,385	262,040
11 - Manufacture of beverages	28,889	47,988	9,206	60,967	9,258	87,258
12 - Manufacture of tobacco products	7,601	20,628	507	53,600	453	21,709
13 - Manufacture of textiles	504,965	212,179	83,267	200,970	223,022	216,726
Preparation and spinning of textile fibres	243,878	53,685	22,364	54,757	164,289	55,144
Weaving of textiles	100,379	28,107	13,511	24,809	12,573	24,780
Finishing of textiles	11,488	23,925	9,139	19,955	9,205	23,675
Manufacture of knitted and crocheted fabrics	5,132	16,353	3,834	14,177	3,946	19,450
Manufacture of made-up textile articles, except apparel	104,210	29,025	16,624	29,497	15,221	34,202
Manufacture of carpets and rugs	2,004	2,416	2,027	1,927	2,026	2,218
Manufacture of other textiles n.e.c.	37,874	58,666	15,768	55,847	15,762	57,256
14 - Manufacture of wearing apparel	58,855	65,605	44,292	72,032	34,864	69,320
15 - Manufacture of leather and related products	23,554	21,277	15,971	23,072	16,702	24,250

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Mar-23		Jun-23 R		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
Tanning and dressing of leather; dressing and dyeing of fur	3,776	5,850	3,347	6,020	4,276	6,257
Manufacture of luggage, handbags and the like, saddlery and harness	1,799	3,404	1,735	3,365	1,853	3,447
Manufacture of footwear	17,979	12,023	10,889	13,688	10,573	14,547
a. Leather wear	16,386	10,092	9,240	11,631	8,763	12,223
b. Rubber and Plastic wear	1,593	1,931	1,649	2,056	1,810	2,324
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	6,541	3,165	8,418	3,357	7,322	3,165
17 - Manufacture of paper and paper products	12,867	12,261	30,966	15,736	10,906	16,681
18 - Printing and reproduction of recorded media	17,996	15,065	16,954	16,680	17,702	16,496
Printing and other service activities related to printing	17,122	13,564	16,115	15,036	16,805	15,037
Reproduction of recorded media	874	1,501	839	1,644	897	1,459
19 - Manufacture of coke and refined petroleum products	355,861	147,340	14,671	138,227	24,388	146,461
20 - Manufacture of chemicals and chemical products	125,930	128,744	123,786	168,162	71,692	211,870
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	66,214	52,390	22,613	52,479	20,518	48,221
22 - Manufacture of rubber and plastics products	32,491	21,111	30,767	23,770	19,763	19,186
23 - Manufacture of other non-metallic mineral products	57,273	29,016	66,893	25,795	16,269	28,205
24 - Manufacture of basic metals	137,013	41,284	39,122	48,008	43,995	48,254
25. Manufacture of fabricated metal products, except machinery and equipment	9,746	10,771	8,297	12,637	7,883	12,103
26 - Manufacture of computer, electronic and optical products	45,974	29,633	12,667	26,262	12,724	25,202
27 - Manufacture of electrical equipment	196,205	58,806	30,598	79,269	28,627	61,615
28 - Manufacture of machinery and equipment	26,292	20,403	18,993	41,985	21,349	45,157
29 - Manufacture of motor vehicles, trailers and semi-trailers	185,697	72,851	268,796	95,205	57,416	86,034
30 - Manufacture of other transport equipment	130,293	11,100	9,135	11,889	8,408	14,436
31 - Manufacture of furniture	14,941	4,397	8,293	4,773	8,516	4,404
32. Other manufacturing	256,181	104,008	62,400	115,827	63,434	127,286
Manufacture of jewellery and related articles	11,300	3,522	8,515	3,254	8,871	3,153
Manufacture of imitation jewellery and related articles	879	203	840	198	963	276
Manufacture of musical instruments	3,682	4,152	802	4,322	911	5,282
Manufacture of sports goods	8,881	21,054	9,238	23,946	9,865	29,850
Manufacture of games and toys	364	130	335	93	344	176
Manufacture of medical and dental instruments and supplies	7,411	9,300	7,420	10,361	7,775	10,923
Manufacture of Handicrafts	1,290	523	1,273	534	1,378	548
Other manufacturing n.e.c.	222,374	66,011	34,096	74,260	33,540	79,245
33 - Repair and installation of machinery and equipment	3,941	2,789	4,177	2,944	4,546	4,542
D. Electricity, gas, steam and air conditioning supply	85,537	354,280	120,946	364,822	487,073	469,290
Electric power generation, transmission and distribution	70,957	316,607	106,134	318,732	474,370	411,223
a) Hydal	2,493	37,700	4,725	47,676	5,404	43,990
b) Thermal	934	7,754	812	16,791	828	19,361
c) Coal Based	378	69,182	366	106,810	378	133,647
d) Wind	327	11,299	285	11,943	275	13,882
e) Solar	953	5,806	1,081	4,554	1,324	9,853
f) Other	65,872	184,866	98,865	130,958	466,161	190,489
Manufacture of gas; distribution of gaseous fuels through mains	9,059	36,680	9,300	44,633	7,315	44,537
Steam and air conditioning supply	5,521	993	5,512	1,458	5,388	13,531
E. Water supply; sewerage, waste management and remediation activities	17,822	15,343	13,242	13,584	9,326	18,750
36 - Water collection, treatment and supply	3,114	1,211	3,377	1,141	3,482	898
37 - Sewerage	972	3,840	1,117	648	1,618	697
38 - Waste collection, treatment and disposal activities; materials recovery	13,060	9,979	8,343	8,725	3,707	14,073
39 - Remediation activities and other waste management services	676	313	405	3,070	519	3,082
F. Construction	628,282	322,044	2,055,743	427,324	2,176,521	372,544
41 - Construction of buildings	295,807	167,891	1,925,149	214,957	2,038,230	172,856
42 - Civil engineering	294,059	109,300	87,552	159,994	96,334	152,230
43 - Specialized construction activities	38,416	44,852	43,042	52,373	41,957	47,458

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Mar-23		Jun-23 R		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,915,975	852,578	1,809,992	953,157	1,712,806	975,429
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	198,100	50,041	366,054	50,060	63,104	49,137
46 - Wholesale trade, except of motor vehicles and motorcycles	350,576	293,854	414,251	339,612	442,080	346,554
47 - Retail trade, except of motor vehicles and motorcycles	1,367,299	508,683	1,029,687	563,485	1,207,622	579,737
H. Transportation and storage	296,242	409,533	76,623	427,767	72,133	431,709
49 - Land transport and transport via pipelines	203,042	42,919	41,932	45,378	42,629	45,197
50 - Water transport	1,786	81,058	1,819	67,515	1,889	75,146
51 - Air transport	6,867	154,482	3,632	161,369	3,600	161,664
52 - Warehousing and support activities for transportation	40,543	104,019	24,940	130,944	19,655	124,985
53 - Courier activities other than national post activities	44,004	27,055	4,300	22,562	4,360	24,718
I. Accommodation and food service activities	79,025	28,000	49,411	29,824	78,789	30,245
55 - Accommodation	25,420	9,907	24,289	10,447	18,314	11,506
56 - Food and beverage service activities	53,605	18,092	25,122	19,377	60,475	18,739
J. Information and communication	115,891	198,417	333,343	211,348	391,845	197,335
58 - Publishing activities	14,707	19,899	11,756	21,390	14,045	20,199
59 - Motion picture, video and television programme production, sound recording and music publishing activities	3,243	540	4,001	607	2,249	690
60 - Programming and broadcasting activities	1,226	1,558	1,279	3,048	1,366	2,431
61 - Telecommunications	25,782	85,207	283,270	89,657	304,448	79,527
62 - Computer programming, consultancy and related activities	62,939	65,273	23,217	66,510	24,195	66,349
63 - Information service activities	7,994	25,940	9,820	30,138	45,542	28,139
K. Real estate activities	198,171	223,397	130,720	209,150	213,368	208,543
L. Professional, scientific and technical activities	312,673	123,592	66,710	134,405	121,403	132,604
69 - Legal and accounting activities	16,168	19,588	18,471	16,011	19,463	17,642
70 - Activities of head offices; management consultancy activities	5,943	9,869	5,890	12,076	5,741	16,108
71 - Architectural and engineering activities; technical testing and analysis	19,494	25,026	11,296	29,355	29,652	25,532
72 - Scientific research and development	2,821	9,269	2,730	10,652	2,916	8,872
73 - Advertising and market research	10,142	12,162	9,725	13,858	10,193	12,586
74 - Other professional, scientific and technical activities	257,108	46,427	17,573	51,260	52,326	50,584
75 - Veterinary activities	997	1,251	1,025	1,195	1,112	1,280
M. Administrative and support service activities	161,589	103,066	162,660	112,274	159,674	115,573
77 - Rental and leasing activities	7,351	3,186	8,758	3,310	7,206	3,788
78 - Employment activities	1,156	1,440	1,245	1,175	1,382	1,764
79 - Travel agency, tour operator, reservation service and related activities	33,242	21,231	35,555	25,229	36,671	26,382
80 - Security and investigation activities	2,547	4,131	4,684	3,822	4,539	3,700
81 - Services to buildings and landscape activities	4,254	2,448	4,897	3,699	5,328	3,703
82 - Office administrative, office support and other business support activities	113,039	70,630	107,521	75,040	104,548	76,237
N. Education	482,612	123,030	381,008	111,355	507,109	117,871
O. Human health and social work activities	158,946	75,003	152,895	81,213	38,418	79,635
86 - Human health activities	31,046	57,140	144,780	62,761	32,275	61,788
87 - Residential care activities	915	700	978	972	1,037	815
88 - Social work activities with and without accommodation	126,985	17,162	7,137	17,480	5,106	17,032
P. Arts, entertainment and recreation	3,006	2,286	3,086	2,500	3,346	3,184
Q. Other service activities	1,642,843	451,726	1,260,496	468,184	1,207,414	507,746
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	790,131	590,526	559,076	615,920	706,454	642,850
A. Private Trusts and Non-profit Organizations	574,296	403,289	490,380	416,220	495,054	446,079
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	215,835	187,237	68,696	199,700	211,400	196,771
VI. PERSONAL	70,029,189	10,790,437	82,838,059	11,695,312	83,694,019	12,236,860
A. Salaried persons	23,853,432	3,139,465	24,141,164	3,388,737	25,945,020	3,561,971
B. Self employed	20,025,184	4,533,336	19,886,861	4,937,559	20,526,863	5,122,182
C. Other Personal	26,150,573	3,117,636	38,810,034	3,369,016	37,222,136	3,552,708
VII. OTHER	180,258	48,049	227,141	64,279	189,595	69,644
Total	83,571,004	22,848,894	94,961,790	24,683,416	96,122,476	25,595,396

2.2.5 Deposits Distributed by Category of Deposit Holders

Conventional Banking

(Million Rupees)

Category of Deposit Holder	Mar-23		Jun-23		Sep-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. FOREIGN CONSTITUENTS	433,081	486,705	615,859	497,791	501,172	504,307
1) Official	6,497	35,214	10,234	33,508	6,542	29,620
a) Trust Funds and Non Profit Organizations	86	565	-	-	-	-
b) Other	6,411	34,649	10,234	33,508	6,542	29,620
2) Business	12,336	110,662	15,988	107,330	12,113	97,439
a) Trust Funds and Non Profit Organizations	1	-	-	-	1	-
b) Other	12,335	110,662	15,988	107,330	12,112	97,439
3) Personal	414,248	340,828	589,637	356,952	482,517	377,247
2. DOMESTIC CONSTITUENTS	71,469,580	17,118,366	79,531,838	18,391,325	80,817,828	19,004,145
I. GOVERNMENT	580,831	3,280,621	454,163	3,463,158	466,944	3,455,479
A. Federal Government	115,348	2,088,140	86,273	2,217,559	95,068	2,200,462
B. Provincial Governments	424,242	1,066,860	340,277	1,112,063	343,913	1,118,873
C. Local Bodies	41,241	125,620	27,613	133,535	27,963	136,143
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	19,853	1,195,963	18,640	1,312,150	16,030	1,366,068
Agriculture, hunting and forestry	40	1,009	39	1,066	48	958
Services	1,043	32,594	1,078	32,625	1,089	39,837
Utilities	9,718	504,549	9,898	543,971	7,221	578,824
Transport, storage and communications	5,270	109,752	3,582	117,374	3,453	91,501
Manufacturing	1,760	244,408	1,976	283,530	2,265	288,389
Mining and Quarrying	413	176,385	387	183,321	456	214,500
Construction	191	39,476	183	38,139	172	35,677
Commerce and Trade	645	37,845	622	42,419	450	19,157
Others	772	49,946	875	69,706	875	97,225
III. NON-BANK FINANCIAL INSTITUTIONS	46,060	404,300	42,114	364,990	38,407	432,553
Mutual Funds and AMCs	3,465	108,326	4,673	99,893	3,711	134,397
Insurance & Pension Funds	3,615	182,229	7,044	92,725	4,691	156,209
MFIs and DFIs	1,106	26,704	1,681	37,052	1,117	35,154
Stock Exchange & Brokerage Houses	3,887	15,985	7,118	21,244	4,895	21,052
Modarabas	98	153	134	142	144	100
Other NBFIs	33,691	70,903	21,259	113,935	23,798	85,641
IV. PRIVATE SECTOR (BUSINESS)	9,375,375	3,578,187	6,773,177	3,850,971	6,775,581	3,992,079
A. Agriculture, forestry and fishing	1,740,104	128,083	1,702,392	147,859	1,672,909	139,677
1. Crop and animal production, hunting and related service activities	1,732,116	123,284	1,700,447	142,545	1,670,864	134,405
Growing of Wheat, Rice, Sugar Cane & Cotton	1,050,264	80,636	1,048,498	81,765	1,007,821	86,773
Growing of tropical, subtropical, pome and stone fruits & vegetables	115,107	2,553	110,991	2,625	112,121	2,595
Growing of other fruits, vegetables and crops	361,134	21,078	340,937	21,376	356,261	20,669
Raising of livestock and other related activities	156,559	12,994	158,032	29,195	152,230	18,561
Other agricultural support activities	48,986	6,013	41,911	7,523	42,336	5,662
Hunting, trapping and related service activities	66	10	78	62	95	145
02 - Forestry and logging	477	980	399	1,175	444	688
03 - Fishing and aquaculture	7,511	3,818	1,546	4,138	1,601	4,585
B. Mining and quarrying	436,359	209,751	18,810	194,571	12,807	207,604
05 - Mining of coal and lignite	114,520	71,707	2,868	49,125	2,664	42,955
06 - Extraction of crude petroleum and natural gas	240,787	126,830	11,935	130,698	6,173	150,583
07 - Mining of metal ores	4,415	1,886	581	3,286	677	2,816
08 - Other mining and quarrying	76,383	9,048	3,137	10,659	2,911	10,471
09 - Mining support service activities	254	281	289	804	382	779
C. Manufacturing	2,487,726	976,490	542,135	1,109,919	586,756	1,135,115
10 - Manufacture of food products	365,811	183,294	138,812	199,374	227,555	188,425
11 - Manufacture of beverages	26,830	36,372	6,691	43,982	6,586	67,749
12 - Manufacture of tobacco products	7,514	20,455	404	53,431	356	21,371
13 - Manufacture of textiles	475,547	134,622	52,247	129,397	48,626	140,933
Preparation and spinning of textile fibres	237,703	43,032	16,085	41,880	15,457	42,997
Weaving of textiles	96,013	17,429	8,090	16,114	7,794	16,746
Finishing of textiles	8,588	14,319	6,218	13,732	6,106	16,713
Manufacture of knitted and crocheted fabrics	3,217	11,416	1,938	9,941	1,944	13,919
Manufacture of made-up textile articles, except apparel	99,007	19,773	11,243	20,340	8,658	22,402
Manufacture of carpets and rugs	1,418	2,150	1,473	1,702	1,443	1,974
Manufacture of other textiles n.e.c.	29,601	26,503	7,200	25,687	7,224	26,183
14 - Manufacture of wearing apparel	39,915	38,396	11,885	40,731	11,455	41,320
15 - Manufacture of leather and related products	15,893	10,575	7,478	11,522	7,391	11,915

2.2.5 Deposits Distributed by Category of Deposit Holders

Conventional Banking

(Million Rupees)

Category of Deposit Holder	Mar-23		Jun-23		Sep-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	2,005	4,268	1,520	3,900	2,091	4,280
Manufacture of luggage, handbags and the like, saddlery and harness	1,045	1,534	1,034	1,588	1,065	1,311
Manufacture of footwear	12,843	4,773	4,924	6,035	4,235	6,324
a. Leather wear	12,414	4,154	4,487	5,595	3,782	5,742
b. Rubber and Plastic wear	429	620	437	440	453	583
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,581	1,569	3,046	1,341	3,047	1,383
17 - Manufacture of paper and paper products	8,749	7,213	6,597	11,277	6,519	12,611
18 - Printing and reproduction of recorded media	9,337	8,484	7,664	9,967	7,780	9,891
Printing and other service activities related to printing	8,855	7,169	7,192	8,552	7,311	8,609
Reproduction of recorded media	482	1,315	472	1,415	469	1,282
19 - Manufacture of coke and refined petroleum products	354,519	123,750	9,779	112,972	22,912	115,952
20 - Manufacture of chemicals and chemical products	112,823	95,912	87,796	127,954	45,421	163,872
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	61,154	38,972	16,660	39,414	14,472	35,989
22 - Manufacture of rubber and plastics products	25,468	11,072	9,857	13,959	10,185	10,460
23 - Manufacture of other non-metallic mineral products	50,756	14,877	53,529	16,901	8,510	18,133
24 - Manufacture of basic metals	125,850	25,398	23,317	28,984	22,933	31,672
25. Manufacture of fabricated metal products, except machinery and equipment	6,297	6,662	4,371	7,880	4,367	7,161
26 - Manufacture of computer, electronic and optical products	39,877	17,838	5,982	16,777	5,887	17,157
27 - Manufacture of electrical equipment	186,179	45,171	18,385	63,117	17,978	49,056
28 - Manufacture of machinery and equipment	15,969	11,560	10,137	12,439	11,956	14,142
29 - Manufacture of motor vehicles, trailers and semi-trailers	179,173	53,302	14,689	66,637	49,461	62,522
30 - Manufacture of other transport equipment	127,741	8,772	5,648	6,772	5,420	8,385
31 - Manufacture of furniture	10,990	1,861	4,236	2,173	4,202	1,672
32. Other manufacturing	235,341	78,207	40,363	90,643	41,020	99,884
Manufacture of jewellery and related articles	7,702	2,581	4,526	2,198	4,717	2,005
Manufacture of imitation jewellery and related articles	263	75	278	86	312	123
Manufacture of musical instruments	3,682	3,265	683	3,179	698	3,114
Manufacture of sports goods	5,939	16,627	6,327	20,142	6,756	24,509
Manufacture of games and toys	143	41	128	26	118	101
Manufacture of medical and dental instruments and supplies	5,292	7,682	5,334	8,276	5,558	8,963
Manufacture of Handicrafts	472	382	460	322	459	282
Other manufacturing n.e.c.	211,848	47,554	22,627	56,414	22,402	60,788
33 - Repair and installation of machinery and equipment	2,412	2,154	2,562	2,277	2,717	3,459
D. Electricity, gas, steam and air conditioning supply	80,551	305,623	109,126	310,409	408,664	415,885
Electric power generation, transmission and distribution	68,079	270,724	98,006	267,531	398,086	360,211
a) Hydal	1,562	27,239	3,420	40,582	3,850	34,568
b) Thermal	482	4,714	502	8,175	460	11,434
c) Coal Based	189	66,287	196	102,558	186	130,504
d) Wind	251	11,134	226	11,854	203	13,765
e) Solar	539	4,657	607	3,497	719	8,536
f) Other	65,056	156,692	93,055	100,866	392,668	161,403
Manufacture of gas; distribution of gaseous fuels through mains	7,284	34,016	5,945	41,596	5,543	42,262
Steam and air conditioning supply	5,188	883	5,175	1,281	5,035	13,413
E. Water supply; sewerage, waste management and remediation activities	13,586	6,867	3,907	5,330	3,917	6,417
36 - Water collection, treatment and supply	2,278	653	2,374	638	2,366	448
37 - Sewerage	272	131	223	75	256	195
38 - Waste collection, treatment and disposal activities; materials recovery	10,806	6,020	1,084	4,554	1,058	5,703
39 - Remediation activities and other waste management services	230	62	226	63	237	72
F. Construction	526,599	232,808	1,634,832	311,676	1,317,139	278,226
41 - Construction of buildings	258,229	114,805	1,540,592	149,544	1,224,819	118,911
42 - Civil engineering	242,644	82,326	61,613	118,572	61,344	119,520
43 - Specialized construction activities	25,726	35,677	32,627	43,560	30,976	39,796

2.2.5 Deposits Distributed by Category of Deposit Holders

Conventional Banking

(Million Rupees)

Category of Deposit Holder	Mar-23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,207,507	476,490	770,191	527,037	800,039	529,469
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	171,848	31,008	34,323	34,048	33,637	32,998
46 - Wholesale trade, except of motor vehicles and motorcycles	264,458	244,042	318,366	276,069	331,762	280,422
47 - Retail trade, except of motor vehicles and motorcycles	771,201	201,439	417,502	216,920	434,640	216,048
H. Transportation and storage	269,122	325,775	40,537	332,398	39,907	349,878
49 - Land transport and transport via pipelines	187,852	28,585	25,029	32,392	24,269	31,944
50 - Water transport	1,026	70,224	1,038	48,740	1,063	60,050
51 - Air transport	5,318	150,967	1,845	157,164	1,635	156,763
52 - Warehousing and support activities for transportation	32,160	67,380	9,653	89,375	9,970	83,542
53 - Courier activities other than national post activities	42,766	8,620	2,972	4,727	2,970	17,580
I. Accommodation and food service activities	64,782	18,099	19,864	17,461	50,277	17,608
55 - Accommodation	21,604	6,779	7,497	6,356	9,908	6,975
56 - Food and beverage service activities	43,178	11,320	12,367	11,106	40,369	10,633
J. Information and communication	89,558	155,451	300,825	155,880	356,778	148,040
58 - Publishing activities	10,884	15,309	6,973	16,028	8,809	15,242
59 - Motion picture, video and television programme production, sound recording and music publishing activities	3,243	540	4,001	607	2,249	690
60 - Programming and broadcasting activities	1,033	1,255	1,065	1,945	1,135	1,566
61 - Telecommunications	18,302	73,992	271,659	74,121	291,720	70,023
62 - Computer programming, consultancy and related activities	51,976	44,230	11,700	40,914	11,811	40,393
63 - Information service activities	4,120	20,125	5,427	22,266	41,054	20,127
K. Real estate activities	134,682	121,462	63,879	111,517	69,185	108,685
L. Professional, scientific and technical activities	289,136	86,431	38,655	90,116	60,929	94,472
69 - Legal and accounting activities	7,021	7,527	9,143	7,364	9,388	8,617
70 - Activities of head offices; management consultancy activities	5,428	8,581	5,317	10,495	5,108	14,867
71 - Architectural and engineering activities; technical testing and analysis	15,096	15,630	5,231	18,065	5,279	17,339
72 - Scientific research and development	1,224	3,768	1,217	3,565	1,235	3,113
73 - Advertising and market research	5,526	8,999	5,138	10,419	5,239	9,600
74 - Other professional, scientific and technical activities	254,293	41,281	12,023	39,635	34,057	40,104
75 - Veterinary activities	548	646	586	574	623	831
M. Administrative and support service activities	96,310	62,246	95,338	67,171	91,975	70,108
77 - Rental and leasing activities	3,800	1,457	2,834	1,350	3,162	1,386
78 - Employment activities	888	972	982	681	1,082	1,085
79 - Travel agency, tour operator, reservation service and related activities	21,599	12,239	23,192	15,053	23,032	16,394
80 - Security and investigation activities	1,662	2,395	3,449	2,131	3,297	2,255
81 - Services to buildings and landscape activities	3,145	1,674	3,717	2,586	4,122	2,583
82 - Office administrative, office support and other business support activities	65,216	43,509	61,164	45,369	57,280	46,404
N. Education	427,123	99,428	275,674	87,580	330,272	91,152
O. Human health and social work activities	145,193	47,022	116,460	51,038	22,264	51,521
86 - Human health activities	18,638	34,551	111,039	38,167	17,976	38,543
87 - Residential care activities	583	464	626	781	642	583
88 - Social work activities with and without accommodation	125,972	12,007	4,795	12,090	3,646	12,395
P. Arts, entertainment and recreation	2,051	1,367	2,090	1,801	2,240	2,208
Q. Other service activities	1,364,986	324,795	1,038,462	329,209	949,523	346,014
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	766,755	375,791	445,912	380,256	680,622	388,851
A. Private Trusts and Non-profit Organizations	562,203	241,337	389,499	234,963	480,451	252,879
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	204,552	134,454	56,413	145,294	200,171	135,972
VI. PERSONAL	60,523,884	8,245,510	71,581,181	8,968,389	72,661,122	9,310,597
A. Salaried persons	19,595,880	2,447,271	19,583,124	2,641,462	21,038,083	2,753,826
B. Self employed	16,640,419	3,336,509	15,957,634	3,663,807	16,771,231	3,790,823
C. Other Personal	24,287,585	2,461,730	36,040,423	2,663,120	34,851,808	2,765,949
VII. OTHER	156,822	37,994	216,651	51,410	179,122	58,519
Total	71,902,661	17,605,070	80,147,697	18,889,115	81,319,000	19,508,452

2.2.6 Deposits Distributed by Category of Deposit Holders

Islamic Banking

(Million Rupees)

Category of Deposit Holder	Mar-23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
I. FOREIGN CONSTITUENTS	305,858	232,492	443,061	239,831	382,122	239,396
1) Official	135,299	86,354	141,932	87,277	149,232	88,976
a) Trust Funds and Non Profit Organizations	16	569	51	225	14	228
b) Other	135,283	85,785	141,881	87,052	149,218	88,747
2) Business	45,783	54,858	44,990	55,965	20,743	50,210
a) Trust Funds and Non Profit Organizations	2	7	-	-	-	-
b) Other	45,781	54,851	44,990	55,965	20,743	50,210
3) Personal	124,776	91,280	256,139	96,589	212,147	100,211
2. DOMESTIC CONSTITUENTS	11,362,485	5,011,332	14,371,032	5,554,470	14,421,354	5,847,548
I. GOVERNMENT	46,525	244,595	51,571	240,923	55,085	253,285
A. Federal Government	10,929	145,859	13,040	143,083	15,163	152,085
B. Provincial Governments	29,184	74,864	31,903	73,881	33,197	75,812
C. Local Bodies	6,412	23,873	6,628	23,959	6,725	25,388
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	3,567	54,989	3,697	112,333	2,873	124,597
Agriculture, hunting and forestry	2	0	2	0	3	0
Services	71	1,264	72	2,093	76	2,921
Utilities	1,837	20,347	1,894	60,989	1,226	72,958
Transport, storage and communications	1,376	13,314	1,432	19,454	1,203	15,187
Manufacturing	113	5,748	117	9,808	170	10,782
Mining and Quarrying	55	8,211	65	10,025	67	11,988
Construction	8	635	8	658	8	663
Commerce and Trade	49	5,337	50	8,815	48	9,666
Others	56	134	57	491	72	432
III. NON-BANK FINANCIAL INSTITUTIONS	6,866	448,469	9,818	540,665	8,914	571,329
Mutual Funds and AMCs	2,409	296,059	2,851	297,904	2,682	377,263
Insurance & Pension Funds	1,977	57,011	2,572	77,714	2,299	64,249
MFIs and DFIs	157	322	196	584	198	1,335
Stock Exchange & Brokerage Houses	1,058	28,905	1,635	17,586	1,405	14,560
Modarabas	345	3,518	357	3,547	381	4,098
Other NBFIs	919	62,654	2,205	143,330	1,913	109,823
IV. PRIVATE SECTOR (BUSINESS)	1,753,410	1,493,560	2,925,414	1,685,093	3,285,280	1,706,949
A. Agriculture, forestry and fishing	136,084	42,839	140,767	48,258	158,169	48,927
1. Crop and animal production, hunting and related service activities	134,582	41,379	139,336	47,042	156,445	47,582
Growing of Wheat, Rice, Sugar Cane & Cotton	52,514	15,022	57,195	16,808	59,606	16,168
Growing of tropical, subtropical, pome and stone fruits & vegetables	19,124	4,494	18,229	4,316	20,041	5,017
Growing of other fruits, vegetables and crops	24,111	6,166	20,959	6,400	26,742	6,358
Raising of livestock and other related activities	24,973	11,591	29,593	15,010	35,748	14,664
Other agricultural support activities	13,817	4,070	13,317	4,463	14,255	5,332
Hunting, trapping and related service activities	43	36	43	46	53	43
02 - Forestry and logging	213	92	220	150	260	142
03 - Fishing and aquaculture	1,289	1,368	1,211	1,066	1,464	1,204
B. Mining and quarrying	11,559	30,666	59,318	35,311	16,609	41,741
05 - Mining of coal and lignite	3,942	2,644	42,588	3,187	8,052	2,906
06 - Extraction of crude petroleum and natural gas	1,236	19,702	1,297	19,900	1,393	26,979
07 - Mining of metal ores	3,550	1,310	3,346	1,601	3,742	1,610
08 - Other mining and quarrying	2,338	6,847	11,608	10,476	2,923	10,160
09 - Mining support service activities	493	163	479	146	499	86
C. Manufacturing	218,339	401,624	618,294	453,236	434,386	465,506
10 - Manufacture of food products	34,934	62,006	90,828	70,133	63,830	73,615
11 - Manufacture of beverages	2,059	11,616	2,515	16,985	2,672	19,509
12 - Manufacture of tobacco products	87	173	103	169	97	338
13 - Manufacture of textiles	29,418	77,558	31,020	71,573	174,396	75,793
Preparation and spinning of textile fibres	6,175	10,654	6,279	12,877	148,832	12,147
Weaving of textiles	4,366	10,679	5,421	8,694	4,779	8,034
Finishing of textiles	2,900	9,606	2,921	6,223	3,099	6,962
Manufacture of knitted and crocheted fabrics	1,915	4,937	1,896	4,236	2,002	5,532
Manufacture of made-up textile articles, except apparel	5,203	9,253	5,381	9,157	6,563	11,800
Manufacture of carpets and rugs	586	266	554	225	583	244
Manufacture of other textiles n.e.c.	8,273	32,163	8,568	30,160	8,538	31,074
14 - Manufacture of wearing apparel	18,940	27,210	32,407	31,301	23,409	28,001
15 - Manufacture of leather and related products	7,661	10,702	8,493	11,550	9,311	12,335

2.2.6 Deposits Distributed by Category of Deposit Holders

Islamic Banking

(Million Rupees)

Category of Deposit Holder	Mar-23		Jun-23		Sep-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	1,771	1,582	1,827	2,120	2,185	1,977
Manufacture of luggage, handbags and the like, saddlery and harness	754	1,870	701	1,777	788	2,136
Manufacture of footwear	5,136	7,250	5,965	7,653	6,338	8,222
a. Leather wear	3,972	5,938	4,753	6,036	4,981	6,481
b. Rubber and Plastic wear	1,164	1,312	1,212	1,617	1,357	1,741
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	2,960	1,596	5,372	2,017	4,275	1,782
17 - Manufacture of paper and paper products	4,118	5,047	24,369	4,459	4,387	4,071
18 - Printing and reproduction of recorded media	8,659	6,581	9,290	6,713	9,922	6,605
Printing and other service activities related to printing	8,267	6,395	8,923	6,483	9,494	6,428
Reproduction of recorded media	392	186	367	229	428	177
19 - Manufacture of coke and refined petroleum products	1,342	23,590	4,892	25,256	1,476	30,508
20 - Manufacture of chemicals and chemical products	13,107	32,832	35,990	40,208	26,271	47,998
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,060	13,418	5,953	13,065	6,046	12,231
22 - Manufacture of rubber and plastics products	7,023	10,040	20,910	9,812	9,578	8,726
23 - Manufacture of other non-metallic mineral products	6,517	14,139	13,364	8,894	7,759	10,072
24 - Manufacture of basic metals	11,163	15,886	15,805	19,025	21,062	16,582
25. Manufacture of fabricated metal products, except machinery and equipment	3,449	4,109	3,926	4,757	3,516	4,942
26 - Manufacture of computer, electronic and optical products	6,097	11,795	6,685	9,485	6,837	8,046
27 - Manufacture of electrical equipment	10,026	13,635	12,213	16,153	10,649	12,558
28 - Manufacture of machinery and equipment	10,323	8,843	8,856	29,546	9,393	31,015
29 - Manufacture of motor vehicles, trailers and semi-trailers	6,524	19,550	254,107	28,569	7,955	23,512
30 - Manufacture of other transport equipment	2,552	2,328	3,487	5,117	2,988	6,051
31 - Manufacture of furniture	3,951	2,535	4,057	2,600	4,314	2,732
32. Other manufacturing	20,840	25,801	22,037	25,184	22,414	27,402
Manufacture of jewellery and related articles	3,598	941	3,989	1,057	4,154	1,149
Manufacture of imitation jewellery and related articles	616	128	562	112	651	154
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	2,942	4,427	2,911	3,804	3,109	5,342
Manufacture of games and toys	221	89	207	67	226	74
Manufacture of medical and dental instruments and supplies	2,119	1,618	2,086	2,086	2,217	1,960
Manufacture of Handicrafts	818	141	813	212	919	266
Other manufacturing n.e.c.	10,526	18,457	11,469	17,846	11,138	18,457
33 - Repair and installation of machinery and equipment	1,529	635	1,615	668	1,829	1,083
D. Electricity, gas, steam and air conditioning supply	4,986	48,656	11,820	54,414	78,409	53,405
Electric power generation, transmission and distribution	2,878	45,883	8,128	51,200	76,284	51,012
a) Hydal	931	10,461	1,305	7,095	1,554	9,421
b) Thermal	452	3,040	310	8,616	368	7,927
c) Coal Based	189	2,895	170	4,252	192	3,143
d) Wind	76	164	59	89	72	117
e) Solar	414	1,149	474	1,057	605	1,317
f) Other	816	28,174	5,810	30,092	73,493	29,086
Manufacture of gas; distribution of gaseous fuels through mains	1,775	2,664	3,355	3,037	1,772	2,275
Steam and air conditioning supply	333	110	337	177	353	118
E. Water supply; sewerage, waste management and remediation activities	4,236	8,476	9,335	8,254	5,409	12,332
36 - Water collection, treatment and supply	836	557	1,003	504	1,116	451
37 - Sewerage	700	3,709	894	573	1,362	502
38 - Waste collection, treatment and disposal activities; materials recovery	2,254	3,960	7,259	4,170	2,649	8,370
39 - Remediation activities and other waste management services	446	250	179	3,007	282	3,010
F. Construction	101,683	89,236	420,911	115,648	859,382	94,318
41 - Construction of buildings	37,578	53,086	384,557	65,414	813,411	53,945
42 - Civil engineering	51,415	26,975	25,939	41,422	34,990	32,711
43 - Specialized construction activities	12,690	9,175	10,415	8,813	10,981	7,662

2.2.6 Deposits Distributed by Category of Deposit Holders

Islamic Banking

(Million Rupees)

Category of Deposit Holder	Mar-23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	708,468	376,088	1,039,801	426,120	912,767	445,960
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	26,252	19,033	331,731	16,012	29,467	16,139
46 - Wholesale trade, except of motor vehicles and motorcycles	86,118	49,812	95,885	63,543	110,318	66,132
47 - Retail trade, except of motor vehicles and motorcycles	596,098	307,243	612,185	346,565	772,982	363,689
H. Transportation and storage	27,120	83,758	36,086	95,369	32,226	81,831
49 - Land transport and transport via pipelines	15,190	14,334	16,903	12,986	18,360	13,253
50 - Water transport	760	10,834	781	18,775	826	15,097
51 - Air transport	1,549	3,515	1,787	4,204	1,965	4,901
52 - Warehousing and support activities for transportation	8,383	36,639	15,287	41,569	9,685	41,443
53 - Courier activities other than national post activities	1,238	18,435	1,328	17,835	1,390	7,137
I. Accommodation and food service activities	14,243	9,901	29,547	12,363	28,512	12,637
55 - Accommodation	3,816	3,128	16,792	4,091	8,406	4,531
56 - Food and beverage service activities	10,427	6,773	12,755	8,271	20,106	8,106
J. Information and communication	26,333	42,966	32,518	55,468	35,067	49,296
58 - Publishing activities	3,823	4,590	4,783	5,362	5,236	4,958
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	193	303	214	1,103	231	865
61 - Telecommunications	7,480	11,215	11,611	15,536	12,728	9,504
62 - Computer programming, consultancy and related activities	10,963	21,043	11,517	25,596	12,384	25,956
63 - Information service activities	3,874	5,815	4,393	7,872	4,488	8,013
K. Real estate activities	63,489	101,935	66,841	97,634	144,183	99,858
L. Professional, scientific and technical activities	23,537	37,162	28,055	44,289	60,474	38,132
69 - Legal and accounting activities	9,147	12,062	9,328	8,647	10,075	9,025
70 - Activities of head offices; management consultancy activities	515	1,288	573	1,581	633	1,241
71 - Architectural and engineering activities; technical testing and analysis	4,398	9,396	6,065	11,290	24,373	8,193
72 - Scientific research and development	1,597	5,501	1,513	7,087	1,681	5,759
73 - Advertising and market research	4,616	3,163	4,587	3,439	4,954	2,986
74 - Other professional, scientific and technical activities	2,815	5,147	5,550	11,626	18,269	10,480
75 - Veterinary activities	449	605	439	621	489	449
M. Administrative and support service activities	65,279	40,820	67,322	45,103	67,699	45,466
77 - Rental and leasing activities	3,551	1,729	5,924	1,959	4,044	2,402
78 - Employment activities	268	467	263	494	300	678
79 - Travel agency, tour operator, reservation service and related activities	11,643	8,992	12,363	10,176	13,639	9,988
80 - Security and investigation activities	885	1,736	1,235	1,691	1,242	1,445
81 - Services to buildings and landscape activities	1,109	774	1,180	1,112	1,206	1,120
82 - Office administrative, office support and other business support activities	47,823	27,121	46,357	29,671	47,268	29,832
N. Education	55,489	23,601	105,334	23,775	176,837	26,719
O. Human health and social work activities	13,753	27,981	36,435	30,176	16,154	28,114
86 - Human health activities	12,408	22,590	33,741	24,594	14,299	23,246
87 - Residential care activities	332	236	352	191	395	232
88 - Social work activities with and without accommodation	1,013	5,155	2,342	5,391	1,460	4,637
P. Arts, entertainment and recreation	955	919	996	699	1,106	975
Q. Other service activities	277,857	126,931	222,034	138,975	257,891	161,732
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	23,376	214,734	113,164	235,664	25,832	253,999
A. Private Trusts and Non-profit Organizations	12,093	161,952	100,881	181,257	14,603	193,200
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	11,283	52,783	12,283	54,406	11,229	60,799
VI. PERSONAL	9,505,305	2,544,928	11,256,878	2,726,925	11,032,897	2,926,263
A. Salaried persons	4,257,552	692,194	4,558,040	747,277	4,906,937	808,145
B. Self employed	3,384,765	1,196,828	3,929,227	1,273,752	3,755,632	1,331,359
C. Other Personal	1,862,988	655,906	2,769,611	705,897	2,370,328	786,759
VII. OTHER	23,436	10,056	10,490	12,867	10,473	11,125
Total	11,668,343	5,243,823	14,814,093	5,794,300	14,803,476	6,086,944

2.3 Deposits Distributed by Rate of Conventional All

Rate of Interest	Mar-23		Jun-23		Sep-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	6,579,541	7,045,365	6,701,931	93,975	25,530	88,102	444	103	
01.00*	245,769	243,675	-	-	-	201,863	7,079	9,819	
02.00*	308,066	229,624	-	1,004	-	125,640	11,450	2,423	
03.00*	12,842	12,254	-	-	223	131,665	6,588	1,014	
04.00*	31,190	60,962	0	-	-	16,478	6,600	3,848	
05.00*	52,136	59,226	2,776	-	-	8,888	21,438	5,075	
05.25	7,615	27,708	-	-	-	-	12,046	524	
05.50	3,352	31,111	-	-	-	-	2,835	2,162	
05.75	4,484	4,086	-	-	-	-	7,155	70,862	
06.00	6,947	34,929	-	-	-	24	16,803	2,270	
06.25	894	1,228	-	-	-	-	21,651	575	
06.50	2,882	3,081	-	-	-	13	1,305	1,637	
06.75	1,961	1,455	-	-	-	-	3	93	
07.00	9,685	9,288	-	-	-	3,833	24,133	2,470	
07.25	2,578	4,335	-	-	-	0	228	1,038	
07.50	19,582	21,691	-	-	-	-	1,778	974	
07.75	3,352	2,407	-	-	-	78	100	1,000	
08.00	11,981	16,792	-	-	-	-	3,095	13,336	
08.25	5,418	10,913	-	-	-	-	448	1,487	
08.50	5,974	13,128	-	-	-	-	219	5,907	
08.75	3,752	5,287	-	-	-	-	431	1,123	
09.00	12,764	9,243	-	-	-	-	644	1,513	
09.25	4,498	19,061	-	-	-	-	7,954	33,459	
09.50	11,018	43,282	-	-	-	-	384	2,002	
09.75	17,838	9,520	-	-	-	-	633	3	
10.00	19,963	30,556	-	-	-	87	2,190	91	
10.25	20,232	12,477	-	-	-	-	6	4,780	
10.50	20,384	6,278	-	-	-	-	753	36	
10.75	32,147	18,798	-	-	-	-	721	3,352	
11.00	50,827	9,148	-	-	-	-	1	1,202	
11.25	12,036	12,043	-	-	-	-	-	864	
11.50	13,310	11,641	-	-	-	-	25	84	
11.75	92,621	35,291	-	-	-	-	-	17,295	
12.00	58,010	35,718	-	-	-	-	2,580	13,624	
12.25	34,029	6,713	-	-	-	-	681	-	
12.50	24,685	15,290	-	-	-	-	1	16	
12.75	79,045	11,908	-	-	-	-	22	8,942	
13.00	137,889	150,352	-	-	-	-	1	1,442	
13.25	10,577	4,116	-	-	-	-	-	-	
13.50	48,547	12,077	-	-	-	-	21	0	
13.75	17,770	4,737	-	-	-	-	-	-	
14.00	40,385	33,091	-	-	-	-	1,715	17,073	
14.25	24,913	15,702	-	-	-	-	2	25	
14.50	314,859	100,739	-	-	-	25	5	130	
14.75	146,915	20,413	-	-	-	-	10	195	
15.00	81,287	41,648	-	-	-	-	2,966	269	
15.25	88,798	30,410	-	-	-	-	222	106	
15.50	4,589,061	52,978	-	21	-	500	606	350	
15.75	1,052,250	111,718	-	-	-	-	2,818	376	
16.00	318,415	160,356	-	-	-	-	10,777	432	
16.25	763,320	86,119	-	-	-	-	11,469	2,000	
16.50	335,126	50,403	-	-	-	-	5	236	
16.75	406,412	33,839	-	-	-	-	0	59	
17.00	182,897	54,355	-	-	-	-	504	96	
17.25	74,157	33,646	-	-	-	-	-	55	
17.50	41,093	17,835	-	-	-	-	5,084	21	
17.75	50,851	21,952	-	-	-	-	176	25,167	
18.00	182,608	38,527	-	-	-	-	25	356	
18.25	41,769	31,948	-	-	-	-	7,040	1,051	
18.50	145,253	26,764	-	-	-	10	26,666	634	
18.75	65,618	59,965	-	-	-	-	30,839	11,004	
19.00	91,075	199,533	-	-	-	-	15,659	2,198	
19.25	128,730	41,945	-	-	-	-	2,685	3,386	
19.50	64,610	6,031,011	-	5,207	2	0	53,443	6,965	
19.75	50,472	963,913	-	-	-	-	11,073	7,055	
20.00	76,394	666,504	-	-	-	43	18,124	15,421	
20.25	28,770	138,865	-	-	-	-	19,704	4,183	
20.50	85,562	472,775	-	107,688	533,034	6,633,268	94,958	14,991	
20.75	23,147	304,571	-	64,246	-	842,173	80,056	52,918	
21.00	60,980	174,113	-	44,976	-	60,901	112,527	21,664	
21.25	6,727	129,357	-	4,476	-	18,410	55,678	32,599	
21.50	10	59,451	-	9,558	-	94,560	54,430	14,399	
21.75	4,379	109,702	-	-	-	8,827	17,462	5,853	
22.00 & above	28	278,288	-	-	-	124,167	82,899	7,127	
Total	17,605,070	18,889,230	6,704,707	331,152	558,788	8,359,555	882,068	464,838	
Weighted Average	13.62	14.56	0.00	14.75	19.56	19.23	17.70	14.14	

*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)

Sep-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 Interest	
J	K	L	M	N	O	P	Q	R	
354	-	-	-	3	-	904	6,910,442	00.00	
9,646	-	1	-	1	-	26,546	228,409	01.00*	
2,830	-	-	-	6	-	16,708	143,352	02.00*	
2,452	-	-	-	-	-	10,054	141,941	03.00*	
2,232	106	111	1	29	-	12,927	29,405	04.00*	
15,709	194	64	-	13	5	42,498	54,163	05.00*	
6,570	-	18	1	68	-	19,227	19,227	05.25	
759	-	25	-	31	3	5,816	5,816	05.50	
1,301	20	139	0	90	-	79,566	79,566	05.75	
77,242	0	56	1	183	1	96,556	96,580	06.00	
4,724	-	58	1	122	-	27,131	27,131	06.25	
493	42	165	1	129	1	3,771	3,784	06.50	
4	54	76	4	91	-	324	324	06.75	
1,389	31	189	65	258	5	28,540	32,374	07.00	
467	55	33	8	583	-	2,411	2,411	07.25	
2,553	168	245	1	724	63	6,505	6,505	07.50	
41	1	373	51	428	0	1,994	2,072	07.75	
1,211	55	531	1	2,358	8	20,595	20,595	08.00	
936	86	132	1	976	-	4,067	4,067	08.25	
4,271	54	560	3	276	4	11,294	11,294	08.50	
222	14	45	3	200	4	2,042	2,042	08.75	
1,851	53	3,644	3	188	3	7,898	7,898	09.00	
3,870	29	40	0	106	-	45,457	45,457	09.25	
777	149	76	1	150	26	3,566	3,566	09.50	
3,370	128	2,137	1	251	1	6,524	6,524	09.75	
15,258	30	323	34	682	40	18,648	18,735	10.00	
475	426	2,824	8	6,193	9	14,721	14,721	10.25	
4,642	298	132	4	1,562	30	7,458	7,458	10.50	
145	45	1,008	1	11,733	2	17,006	17,006	10.75	
1,093	234	259	31	1,968	8	4,796	4,796	11.00	
232	828	891	1	3,280	3	6,100	6,100	11.25	
892	5	340	8	7,834	2	9,189	9,189	11.50	
4,732	261	48	-	1,392	4	23,730	23,730	11.75	
836	1,024	684	27	18,533	-	37,306	37,306	12.00	
53	35	537	2	4,233	73	5,613	5,613	12.25	
3,196	675	1,368	10	6,904	-	12,171	12,171	12.50	
671	124	110	-	875	3	10,747	10,747	12.75	
597	298	637	1	1,121	-	4,096	4,096	13.00	
33	173	1,167	21,254	152,995	-	175,621	175,621	13.25	
1,509	130	1,143	9	2,737	-	5,549	5,549	13.50	
625	45	292	0	420	0	1,382	1,382	13.75	
1,760	1,563	649	247	2,227	-	25,236	25,236	14.00	
3,913	494	646	6	1,125	-	6,212	6,212	14.25	
13,434	193	515	56	3,131	-	17,463	17,488	14.50	
4,919	44,734	13,866	4	682	55	64,465	64,465	14.75	
14,455	88	4,118	4	866	-	22,767	22,767	15.00	
12,303	38	103	-	10	-	12,783	12,783	15.25	
14,482	43	817	4	954	-	17,256	17,777	15.50	
53,351	2	50	-	49	-	56,646	56,646	15.75	
69,061	793	217	-	1,712	-	82,991	82,991	16.00	
38,362	12	1,622	-	783	-	54,248	54,248	16.25	
31,383	41	4,238	-	108	-	36,010	36,010	16.50	
21,311	45	-	-	421	-	21,837	21,837	16.75	
51,914	35	74	-	390	-	53,013	53,013	17.00	
30,907	9	-	-	75	-	31,045	31,045	17.25	
7,700	57	501	-	-	-	13,364	13,364	17.50	
7,839	20	79	-	-	-	33,281	33,281	17.75	
60,511	19	539	0	2,415	-	63,865	63,865	18.00	
21,086	8	26	-	-	-	29,210	29,210	18.25	
19,067	24	94	-	15	-	46,499	46,510	18.50	
7,628	-	-	-	-	-	49,471	49,471	18.75	
37,159	3	2	-	40	-	55,059	55,059	19.00	
11,083	-	-	-	-	-	17,154	17,154	19.25	
24,805	21	21	0	40	-	85,294	90,503	19.50	
24,483	-	7	-	7	-	42,625	42,625	19.75	
89,691	30	58	-	22	-	123,347	123,389	20.00	
29,661	-	-	-	-	-	53,548	53,548	20.25	
59,442	51	88	-	331	-	169,860	7,443,851	20.50	
43,936	10	-	1	26	-	176,948	1,083,367	20.75	
180,549	21	-	-	3	-	314,766	420,643	21.00	
24,637	-	-	-	-	-	112,913	135,799	21.25	
141,670	3	3	-	10	-	210,515	314,633	21.50	
87,415	-	-	-	-	-	110,731	119,558	21.75	
403,551	24	13,148	-	27	-	506,775	630,942	22.00 & above	
1,823,729	54,250	61,964	21,856	245,196	350	3,554,250	19,508,452	Total	
18.64	14.22	15.34	13.21	12.66	10.52	17.25	17.55	Weighted Average	

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

2.3.1 Deposits Distributed by Rate of Conventional Public Sector

Rate of Interest	Mar-23		Jun-23		Sep-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	930,716	961,680	999,297	19,360	5,738	540	-	-	
01.00*	19,515	17,672	-	-	-	7,239	38	34	
02.00*	190,582	143,377	-	-	-	7,273	0	15	
03.00*	3,732	5,115	-	-	223	131,476	450	39	
04.00*	2,824	531	-	-	-	-	55	4	
05.00*	233	200	-	-	-	49	203	3	
05.25	2	17,568	-	-	-	-	11,331	-	
05.50	80	26,845	-	-	-	-	121	-	
05.75	3,705	3,594	-	-	-	-	738	70,773	
06.00	207	24,779	-	-	-	-	43	6	
06.25	63	53	-	-	-	-	-	-	
06.50	508	557	-	-	-	13	74	4	
06.75	118	1,076	-	-	-	-	-	2	
07.00	434	1,068	-	-	-	-	162	-	
07.25	248	977	-	-	-	-	3	-	
07.50	1,710	2,590	-	-	-	-	179	291	
07.75	800	365	-	-	-	-	-	-	
08.00	910	5,129	-	-	-	-	19	86	
08.25	3,419	6,036	-	-	-	-	448	319	
08.50	1,595	4,405	-	-	-	-	60	288	
08.75	101	143	-	-	-	-	-	8	
09.00	1,163	848	-	-	-	-	-	527	
09.25	3,465	3,531	-	-	-	-	-	11	
09.50	253	1,468	-	-	-	-	-	17	
09.75	3,151	4,214	-	-	-	-	-	-	
10.00	7,735	1,937	-	-	-	87	36	91	
10.25	8,973	530	-	-	-	-	-	-	
10.50	1,574	2,516	-	-	-	-	753	36	
10.75	2,515	2,609	-	-	-	-	721	-	
11.00	678	806	-	-	-	-	-	-	
11.25	4,606	5,997	-	-	-	-	-	1	
11.50	3,298	186	-	-	-	-	-	72	
11.75	83,145	11,278	-	-	-	-	-	-	
12.00	28,530	1,729	-	-	-	-	8	-	
12.25	2,141	1,458	-	-	-	-	681	-	
12.50	4,226	5,180	-	-	-	-	1	16	
12.75	51,313	401	-	-	-	-	-	-	
13.00	127,619	145,441	-	-	-	-	1	1	
13.25	2,934	964	-	-	-	-	-	-	
13.50	3,615	845	-	-	-	-	21	0	
13.75	3,047	906	-	-	-	-	-	-	
14.00	3,894	20,617	-	-	-	-	1	17,071	
14.25	1,691	2,129	-	-	-	-	2	4	
14.50	211,488	60,041	-	-	-	25	0	84	
14.75	108,796	3,018	-	-	-	-	10	48	
15.00	31,747	10,074	-	-	-	-	-	1	
15.25	7,790	3,185	-	-	-	-	-	-	
15.50	1,537,620	7,976	-	21	-	-	203	31	
15.75	128,548	29,257	-	-	-	-	-	-	
16.00	54,854	69,589	-	-	-	-	13	-	
16.25	37,302	26,101	-	-	-	-	-	35	
16.50	35,187	28,404	-	-	-	-	-	17	
16.75	37,845	21,055	-	-	-	-	-	-	
17.00	28,907	16,177	-	-	-	-	-	5	
17.25	39,798	26,740	-	-	-	-	-	2	
17.50	4,067	3,549	-	-	-	-	-	13	
17.75	3,268	2,435	-	-	-	-	-	-	
18.00	12,254	4,349	-	-	-	-	2	8	
18.25	23,489	20,774	-	-	-	-	342	40	
18.50	67,098	3,501	-	-	-	10	320	336	
18.75	5,784	2,339	-	-	-	-	-	375	
19.00	7,237	89,034	-	-	-	-	546	93	
19.25	13,174	16,713	-	-	-	-	237	77	
19.50	9,032	1,676,702	-	5,207	2	0	442	312	
19.75	4,117	93,976	-	-	-	-	405	144	
20.00	37,623	300,439	-	-	-	43	3,618	528	
20.25	1,455	26,339	-	-	-	-	5,713	2,134	
20.50	12	85,959	-	1	533,034	1,492,307	51,043	4,855	
20.75	600	135,244	-	-	-	22,032	26,464	44,597	
21.00	-	63,498	-	-	-	12,326	15,197	238	
21.25	-	56,435	-	-	-	11,159	5,435	27,353	
21.50	-	4,429	-	-	-	-	6,831	6,872	
21.75	-	38,990	-	-	-	-	1,825	4,440	
22.00 & above	23	112,014	-	-	-	24,827	1,341	841	
Total	3,960,183	4,477,688	999,297	24,590	538,996	1,709,404	136,134	183,195	
Weighted Average	13.56	13.96	-	4.14	20.27	18.94	18.94	14.27	

*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)

Sep-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 Interest	
J	K	L	M	N	O	P	Q	R	
10	-	-	-	-	-	10	1,024,945	00.00	
100	-	-	-	-	-	172	7,411	01.00*	
266	-	-	-	6	-	286	7,559	02.00*	
70	-	-	-	-	-	559	132,257	03.00*	
41	101	4	-	2	-	206	206	04.00*	
-	-	-	-	-	-	206	255	05.00*	
-	-	-	-	0	-	11,331	11,331	05.25	
-	-	5	-	2	-	128	128	05.50	
1,119	20	134	0	33	-	72,816	72,816	05.75	
76,675	-	1	-	169	-	76,893	76,893	06.00	
-	-	-	-	47	-	47	47	06.25	
355	-	7	-	5	-	445	457	06.50	
3	51	2	-	18	-	76	76	06.75	
92	14	8	-	-	-	276	276	07.00	
141	-	-	2	35	-	180	180	07.25	
100	-	10	-	-	-	580	580	07.50	
-	-	100	-	-	-	100	100	07.75	
366	0	215	-	4	-	691	691	08.00	
936	64	28	-	-	-	1,795	1,795	08.25	
3,780	1	5	-	7	-	4,141	4,141	08.50	
7	-	-	-	1	-	16	16	08.75	
1,513	-	1	3	13	-	2,057	2,057	09.00	
3,863	1	2	-	1	-	3,878	3,878	09.25	
519	-	2	-	9	-	548	548	09.50	
3,029	8	20	-	0	-	3,057	3,057	09.75	
1,905	10	4	-	135	-	2,180	2,267	10.00	
269	-	310	-	42	-	621	621	10.25	
1,174	10	-	-	16	-	1,990	1,990	10.50	
85	12	-	-	181	-	998	998	10.75	
609	4	100	-	117	-	831	831	11.00	
226	27	0	-	38	-	293	293	11.25	
417	0	-	-	152	-	642	642	11.50	
35	2	1	-	240	-	278	278	11.75	
284	-	20	-	717	-	1,029	1,029	12.00	
6	2	20	-	10	-	720	720	12.25	
1,441	18	5	-	3,164	-	4,645	4,645	12.50	
4	3	22	-	133	-	162	162	12.75	
23	0	3	-	1	-	30	30	13.00	
6	3	0	21,252	152,610	-	173,871	173,871	13.25	
436	1	32	-	8	-	497	497	13.50	
58	2	20	-	200	-	280	280	13.75	
162	10	293	-	766	-	18,303	18,303	14.00	
113	105	19	-	6	-	248	248	14.25	
375	6	7	-	7	-	479	504	14.50	
381	44,664	13,705	-	0	-	58,807	58,807	14.75	
3,604	-	15	2	-	-	3,621	3,621	15.00	
1,232	0	0	-	1	-	1,234	1,234	15.25	
3,404	1	0	-	603	-	4,242	4,263	15.50	
18,328	-	-	-	-	-	18,328	18,328	15.75	
16,724	14	15	-	0	-	16,766	16,766	16.00	
21,035	-	-	-	765	-	21,836	21,836	16.25	
15,040	1	4,000	-	-	-	19,058	19,058	16.50	
13,328	-	-	-	1	-	13,329	13,329	16.75	
15,445	1	-	-	-	-	15,451	15,451	17.00	
26,176	-	-	-	-	-	26,178	26,178	17.25	
3,472	-	6	-	-	-	3,491	3,491	17.50	
2,370	-	-	-	-	-	2,370	2,370	17.75	
3,815	0	-	-	-	-	3,825	3,825	18.00	
20,584	-	-	-	-	-	20,965	20,965	18.25	
1,328	-	3	-	6	-	1,994	2,004	18.50	
34	-	-	-	-	-	410	410	18.75	
1,610	-	-	-	-	-	2,248	2,248	19.00	
1,846	-	-	-	-	-	2,161	2,161	19.25	
1,657	10	9	-	5	-	2,435	7,644	19.50	
815	-	-	-	-	-	1,365	1,365	19.75	
2,699	-	-	-	-	-	6,845	6,888	20.00	
3,929	-	-	-	-	-	11,776	11,776	20.25	
10,428	31	84	-	34	-	66,474	2,091,816	20.50	
4,204	10	-	-	-	-	75,274	97,306	20.75	
11,489	-	-	-	-	-	26,924	39,249	21.00	
3,118	-	-	-	-	-	35,905	47,065	21.25	
100,162	-	-	-	-	-	113,865	113,865	21.50	
30,722	-	-	-	-	-	36,987	36,987	21.75	
227,609	-	13,000	-	0	-	242,790	267,617	22.00 & above	
667,206	45,206	32,237	21,258	160,308	-	1,245,544	4,517,831	Total	
18.37	14.55	18.19	13.25	13.08	-	16.92	17.97	Weighted Average	

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

2.3.2 Deposits Distributed by Rate of Conventional Domestic Private

Rate of Interest	Mar-23		Jun-23		Sep-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	5,519,648	5,944,201	5,583,397	74,615	19,792	84,821	381	103	
01.00*	219,183	219,934	-	-	-	193,386	7,041	9,785	
02.00*	117,484	78,436	-	1,004	-	112,234	4,478	2,407	
03.00*	9,110	7,139	-	-	-	189	3,329	975	
04.00*	27,560	57,590	0	-	-	16,478	6,545	3,817	
05.00*	48,904	51,483	2,776	-	-	8,839	17,538	5,072	
05.25	7,612	10,040	-	-	-	-	714	524	
05.50	3,272	3,916	-	-	-	-	2,714	2,162	
05.75	679	492	-	-	-	-	5,912	88	
06.00	6,740	10,150	-	-	-	24	12,260	2,265	
06.25	831	1,174	-	-	-	-	21,651	575	
06.50	2,308	2,524	-	-	-	-	1,186	1,633	
06.75	1,843	378	-	-	-	-	3	91	
07.00	9,239	8,220	-	-	-	3,833	23,972	2,470	
07.25	2,330	3,358	-	-	-	0	225	1,038	
07.50	17,872	19,101	-	-	-	-	1,599	683	
07.75	1,847	2,042	-	-	-	78	100	1,000	
08.00	10,881	11,663	-	-	-	-	3,076	13,249	
08.25	1,989	4,878	-	-	-	-	0	1,168	
08.50	4,369	8,723	-	-	-	-	159	5,620	
08.75	3,554	5,144	-	-	-	-	431	1,115	
09.00	11,601	8,395	-	-	-	-	644	986	
09.25	1,034	15,530	-	-	-	-	7,954	33,448	
09.50	10,765	41,814	-	-	-	-	384	1,985	
09.75	14,687	5,306	-	-	-	-	633	3	
10.00	12,158	28,620	-	-	-	-	2,154	-	
10.25	11,259	11,947	-	-	-	-	6	4,780	
10.50	18,811	3,762	-	-	-	-	-	-	
10.75	29,633	16,190	-	-	-	-	-	3,352	
11.00	50,149	8,343	-	-	-	-	1	1,202	
11.25	7,430	6,047	-	-	-	-	-	863	
11.50	10,013	11,454	-	-	-	-	25	12	
11.75	9,476	24,013	-	-	-	-	-	17,295	
12.00	29,481	33,989	-	-	-	-	2,572	13,624	
12.25	31,889	5,255	-	-	-	-	-	-	
12.50	19,559	10,109	-	-	-	-	-	1	
12.75	27,732	11,506	-	-	-	-	22	8,942	
13.00	10,245	4,911	-	-	-	-	-	1,440	
13.25	7,638	3,147	-	-	-	-	-	-	
13.50	44,888	11,222	-	-	-	-	0	-	
13.75	14,694	3,831	-	-	-	-	-	-	
14.00	36,491	12,474	-	-	-	-	150	3	
14.25	23,222	13,573	-	-	-	-	-	22	
14.50	97,601	40,527	-	-	-	-	4	46	
14.75	38,119	17,394	-	-	-	-	-	147	
15.00	48,915	30,949	-	-	-	-	42	268	
15.25	81,008	27,225	-	-	-	-	222	106	
15.50	2,853,608	45,002	-	-	-	500	403	320	
15.75	905,571	82,461	-	-	-	-	2,818	376	
16.00	263,210	90,767	-	-	-	-	10,763	432	
16.25	726,018	60,017	-	-	-	-	11,469	1,965	
16.50	215,727	21,999	-	-	-	-	5	219	
16.75	363,567	12,784	-	-	-	-	0	59	
17.00	153,989	38,178	-	-	-	-	504	91	
17.25	34,358	6,906	-	-	-	-	-	53	
17.50	37,026	14,286	-	-	-	-	5,084	9	
17.75	45,382	19,517	-	-	-	-	176	25,167	
18.00	170,354	34,178	-	-	-	-	23	348	
18.25	18,280	11,174	-	-	-	-	6,698	1,011	
18.50	75,343	12,224	-	-	-	-	19,603	298	
18.75	50,719	25,052	-	-	-	-	2,065	10,628	
19.00	83,839	110,499	-	-	-	-	15,113	2,105	
19.25	115,556	25,232	-	-	-	-	2,447	3,308	
19.50	55,578	4,123,686	-	-	-	-	53,001	6,653	
19.75	46,355	868,533	-	-	-	-	10,667	6,911	
20.00	38,770	366,064	-	-	-	-	14,507	14,893	
20.25	27,315	112,526	-	-	-	-	13,991	2,049	
20.50	85,550	316,719	-	107,687	-	4,772,129	43,914	10,136	
20.75	22,547	169,305	-	64,246	-	820,141	53,593	8,321	
21.00	60,980	110,614	-	44,976	-	46,356	97,331	21,427	
21.25	6,727	72,922	-	4,476	-	7,250	50,243	5,246	
21.50	10	55,023	-	9,558	-	94,527	47,599	7,528	
21.75	4,379	70,712	-	-	-	8,827	15,637	1,413	
22.00 & above	6	166,275	-	-	-	99,340	81,558	6,286	
Total	13,176,517	13,900,773	5,586,173	306,562	19,792	6,268,953	687,339	281,616	
Weighted Average	13.62	14.73	0.00	15.60	-	19.26	17.80	14.05	

*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)

Sep-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 Interest	
J	K	L	M	N	O	P	Q	R	
344	-	-	-	3	-	832	5,763,456	00.00	
9,545	-	1	-	1	-	26,375	219,760	01.00*	
2,564	-	-	-	-	-	9,450	122,687	02.00*	
2,381	-	-	-	-	-	6,685	6,874	03.00*	
2,192	5	107	1	27	-	12,693	29,172	04.00*	
15,709	194	64	-	13	5	38,595	50,211	05.00*	
6,570	-	18	1	68	-	7,896	7,896	05.25	
759	-	21	-	29	3	5,688	5,688	05.50	
183	-	5	-	57	-	6,245	6,245	05.75	
568	0	55	1	14	1	15,162	15,186	06.00	
4,724	-	58	1	75	-	27,084	27,084	06.25	
138	42	158	1	124	1	3,281	3,281	06.50	
1	2	74	4	73	-	248	248	06.75	
1,297	17	181	65	258	5	28,264	32,097	07.00	
326	55	33	6	548	-	2,231	2,231	07.25	
2,453	168	235	1	724	63	5,924	5,924	07.50	
41	1	273	51	428	0	1,894	1,972	07.75	
844	55	316	1	2,354	8	19,904	19,904	08.00	
-	22	104	1	976	-	2,271	2,271	08.25	
490	54	555	3	269	4	7,153	7,153	08.50	
215	14	45	3	199	4	2,027	2,027	08.75	
338	53	3,643	-	175	3	5,841	5,841	09.00	
6	28	37	0	105	-	41,580	41,580	09.25	
257	149	75	1	141	26	3,018	3,018	09.50	
341	120	2,117	1	251	1	3,467	3,467	09.75	
13,352	20	320	34	548	40	16,468	16,468	10.00	
206	426	2,514	8	6,151	9	14,100	14,100	10.25	
3,467	288	132	4	1,546	30	5,468	5,468	10.50	
60	33	1,008	1	11,552	2	16,008	16,008	10.75	
484	230	159	31	1,851	8	3,965	3,965	11.00	
6	801	891	1	3,242	3	5,807	5,807	11.25	
474	4	340	8	7,682	2	8,547	8,547	11.50	
4,697	259	47	-	1,151	4	23,452	23,452	11.75	
552	1,024	664	27	17,816	-	36,278	36,278	12.00	
46	33	516	2	4,223	73	4,893	4,893	12.25	
1,755	657	1,363	10	3,740	-	7,526	7,526	12.50	
667	121	88	-	742	3	10,586	10,586	12.75	
574	298	634	1	1,120	-	4,066	4,066	13.00	
22	170	1,167	2	385	-	1,745	1,745	13.25	
1,073	130	1,111	9	2,729	-	5,052	5,052	13.50	
567	43	272	0	220	0	1,102	1,102	13.75	
1,598	1,554	356	247	1,462	-	5,369	5,369	14.00	
3,800	389	627	6	1,120	-	5,964	5,964	14.25	
13,059	187	508	56	3,124	-	16,984	16,984	14.50	
4,538	70	161	4	682	55	5,658	5,658	14.75	
10,851	88	4,103	3	866	-	16,222	16,222	15.00	
11,071	38	103	-	9	-	11,549	11,549	15.25	
11,078	41	817	4	351	-	13,014	13,514	15.50	
35,023	2	50	-	49	-	38,318	38,318	15.75	
52,337	778	203	-	1,711	-	66,224	66,224	16.00	
17,326	12	1,622	-	18	-	32,411	32,411	16.25	
16,342	40	238	-	108	-	16,952	16,952	16.50	
7,983	45	-	-	421	-	8,508	8,508	16.75	
36,469	34	74	-	390	-	37,562	37,562	17.00	
4,731	9	-	-	75	-	4,867	4,867	17.25	
4,228	57	495	-	-	-	9,873	9,873	17.50	
5,469	20	79	-	-	-	30,911	30,911	17.75	
56,696	19	539	0	2,415	-	60,040	60,040	18.00	
502	8	26	-	-	-	8,245	8,245	18.25	
17,738	24	91	-	9	-	37,763	37,763	18.50	
7,594	-	-	-	-	-	20,288	20,288	18.75	
35,548	3	2	-	40	-	52,811	52,811	19.00	
9,237	-	-	-	-	-	14,993	14,993	19.25	
23,148	10	12	0	35	-	82,859	82,859	19.50	
23,668	-	7	-	7	-	41,260	41,260	19.75	
86,992	30	58	-	22	-	116,501	116,501	20.00	
25,731	-	-	-	-	-	41,771	41,771	20.25	
49,014	20	5	-	297	-	103,386	4,983,203	20.50	
39,732	-	-	1	26	-	101,674	986,061	20.75	
169,060	21	-	-	3	-	287,842	379,174	21.00	
21,519	-	-	-	-	-	77,008	88,734	21.25	
41,508	3	3	-	10	-	96,650	200,735	21.50	
56,693	-	-	-	-	-	73,743	82,570	21.75	
175,942	24	148	-	27	-	263,985	363,325	22.00 & above	
1,156,517	9,044	29,726	599	84,889	350	2,250,078	14,431,558	Total	
18.80	12.57	12.25	11.86	11.85	10.52	17.52	18.69	Weighted Average	

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

2.3.3 Deposits Distributed by Rate of Conventional Foreign

Rate of Interest	Mar-23		Jun-23		Sep-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
00.00	129,177	139,484	119,237	-	-	2,742	63	-
01.00*	7,072	6,070	-	-	-	1,238	-	-
02.00*	-	7,811	-	-	-	6,134	6,972	-
03.00*	-	-	-	-	-	-	2,810	-
04.00*	807	2,841	-	-	-	-	-	27
05.00*	3,000	7,543	-	-	-	-	3,697	-
05.25	-	100	-	-	-	-	-	-
05.50	-	350	-	-	-	-	-	-
05.75	100	-	-	-	-	-	505	-
06.00	-	-	-	-	-	-	4,500	-
06.25	-	-	-	-	-	-	-	-
06.50	66	-	-	-	-	-	45	-
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	-	-	-	-	-	-	-
13.25	5	5	-	-	-	-	-	-
13.50	43	10	-	-	-	-	-	-
13.75	29	-	-	-	-	-	-	-
14.00	-	-	-	-	-	-	1,564	-
14.25	-	-	-	-	-	-	-	-
14.50	5,770	170	-	-	-	-	-	-
14.75	-	-	-	-	-	-	-	-
15.00	625	625	-	-	-	-	2,924	-
15.25	-	-	-	-	-	-	-	-
15.50	197,833	-	-	-	-	-	-	-
15.75	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	-	-	-	-	6,742	-
18.75	9,115	32,574	-	-	-	-	28,773	-
19.00	-	-	-	-	-	-	-	-
19.25	-	-	-	-	-	-	-	-
19.50	-	230,622	-	-	-	-	-	-
19.75	-	1,404	-	-	-	-	-	-
20.00	-	1	-	-	-	-	-	-
20.25	-	-	-	-	-	-	-	-
20.50	-	70,098	-	-	-	368,832	-	-
20.75	-	21	-	-	-	-	-	-
21.00	-	-	-	-	-	2,220	-	-
21.25	-	-	-	-	-	-	-	-
21.50	-	-	-	-	-	33	-	-
21.75	-	-	-	-	-	-	-	-
22.00 & above	-	-	-	-	-	-	-	-
Total	468,370	510,768	119,237	-	-	381,198	58,595	27
Weighted Average	14.18	15.06	-	-	-	19.99	13.58	4.00

*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)

Sep-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 Interest	
J	K	L	M	N	O	P	Q	R	
-	-	-	-	-	-	63	122,041	00.00	
-	-	-	-	-	-	-	1,238	01.00*	
-	-	-	-	-	-	6,972	13,106	02.00*	
-	-	-	-	-	-	2,810	2,810	03.00*	
-	-	-	-	-	-	27	27	04.00*	
-	-	-	-	-	-	3,697	3,697	05.00*	
-	-	-	-	-	-	-	-	05.25	
-	-	-	-	-	-	-	-	05.50	
-	-	-	-	-	-	505	505	05.75	
-	-	-	-	-	-	4,500	4,500	06.00	
-	-	-	-	-	-	-	-	06.25	
-	-	-	-	-	-	45	45	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	
-	-	-	-	-	-	-	-	13.50	
-	-	-	-	-	-	-	-	13.75	
-	-	-	-	-	-	1,564	1,564	14.00	
-	-	-	-	-	-	-	-	14.25	
-	-	-	-	-	-	-	-	14.50	
-	-	-	-	-	-	-	-	14.75	
-	-	-	-	-	-	2,924	2,924	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	
-	-	-	-	-	-	6,742	6,742	18.50	
-	-	-	-	-	-	28,773	28,773	18.75	
-	-	-	-	-	-	-	-	19.00	
-	-	-	-	-	-	-	-	19.25	
-	-	-	-	-	-	-	-	19.50	
-	-	-	-	-	-	-	-	19.75	
-	-	-	-	-	-	-	-	20.00	
-	-	-	-	-	-	-	-	20.25	
-	-	-	-	-	-	-	368,832	20.50	
-	-	-	-	-	-	-	-	20.75	
-	-	-	-	-	-	-	2,220	21.00	
-	-	-	-	-	-	-	-	21.25	
-	-	-	-	-	-	-	33	21.50	
-	-	-	-	-	-	-	-	21.75	
-	-	-	-	-	-	-	-	22.00 & above	
5	-	-	-	-	-	58,628	559,062	Total	
13.10	-	-	-	-	-	13.57	19.13	Weighted Average	

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

2.4 Deposits Distributed by Rate of Islamic All

Rate of Return	Mar-23		Jun-23		Sep-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	2,160,713	2,318,728	2,324,318	22,863	4,069	1,961	47	16		
01.00*	171,266	186,345	5,384	-	-	181,049	761	497		
02.00*	87,054	69,636	-	-	-	77,358	50	-		
03.00*	18,743	26,195	-	-	-	4,929	4,321	2,358		
04.00*	13,546	2,805	-	-	-	3,264	1,449	58		
05.00*	68,543	46,903	-	-	-	2,064	2,507	1,016		
05.25	16,210	866	-	-	-	757	112	41		
05.50	9,252	1,823	-	-	-	219	190	237		
05.75	6,290	1,561	-	-	-	1,530	-	27		
06.00	9,105	6,159	-	-	-	41,057	1,250	784		
06.25	6,237	1,147	-	-	-	181	764	-		
06.50	48,801	34,850	-	-	-	2,225	6,193	129		
06.75	119,342	121,312	-	-	-	37,466	1	-		
07.00	21,665	68,894	-	-	-	3,389	77	-		
07.25	20,883	14,215	-	-	-	15,074	38	-		
07.50	76,072	11,880	-	-	-	20,640	92	25		
07.75	8,656	6,705	-	-	-	9,541	262	5		
08.00	40,763	14,708	-	-	-	13,147	519	5,584		
08.25	20,880	4,220	-	-	-	1,097	114	1,443		
08.50	506,082	72,892	-	-	-	171,135	1,362	1,585		
08.75	38,847	14,904	-	-	-	12,533	334	31		
09.00	20,219	17,661	-	-	-	18,706	552	291		
09.25	19,279	21,403	-	-	-	23,793	288	2		
09.50	19,776	15,601	-	-	-	30,795	139	212		
09.75	22,648	33,674	-	-	-	8,871	100	28		
10.00	39,700	382,437	-	-	-	21,837	114	65		
10.25	4,017	18,146	-	-	-	5,460	74	3		
10.50	33,550	175,206	-	-	-	47,955	527	81		
10.75	15,464	40,202	-	-	-	5,374	234	2		
11.00	13,758	42,560	-	-	-	401,270	504	33		
11.25	8,806	51,275	-	-	-	17,989	876	24		
11.50	43,236	27,055	-	-	-	26,590	451	3		
11.75	25,893	8,191	-	-	-	95,410	6,402	9		
12.00	21,193	11,287	-	-	-	30,262	3,941	50		
12.25	42,892	17,524	-	-	-	1,909	1,144	2,309		
12.50	12,981	34,622	-	-	-	36,016	327	24		
12.75	19,023	4,470	-	-	-	1,932	-	5		
13.00	71,393	8,040	-	-	-	12,410	914	2		
13.25	88,490	29,348	-	-	-	4,728	-	54		
13.50	22,744	54,621	-	-	-	5,073	201	20		
13.75	24,384	5,624	-	-	-	5,125	115	126		
14.00	59,777	31,167	-	-	-	66,919	4,990	81		
14.25	17,235	18,570	-	-	-	74,415	66	65		
14.50	40,680	71,722	-	-	-	21,199	2,219	48		
14.75	59,338	32,623	-	-	-	8,708	50	15		
15.00	88,740	79,456	-	-	-	20,213	798	318		
15.25	32,634	6,466	-	-	-	24,458	379	-		
15.50	220,520	72,013	-	19,655	-	4,374	1,210	360		
15.75	39,115	16,149	-	-	-	665	182	7		
16.00	72,426	64,190	-	-	-	116,776	633	314		
16.25	15,274	35,739	-	-	-	10,741	7,057	138		
16.50	36,220	34,090	-	-	-	15,572	394	37		
16.75	22,760	9,318	-	-	-	11,151	187	155		
17.00	28,380	47,911	-	-	-	20,038	1,988	596		
17.25	31,403	22,740	-	-	-	7,838	40	241		
17.50	197,241	38,342	-	-	-	13,585	1,253	2,800		
17.75	12,057	10,454	-	-	-	7,268	11,931	166		
18.00	74,680	64,708	-	-	-	17,054	6,918	5,051		
18.25	45,020	20,343	-	-	-	19,890	8,587	1,723		
18.50	33,917	65,374	-	-	-	48,431	12,322	5,344		
18.75	31,156	30,453	-	-	-	9,502	3,104	2,913		
19.00	16,569	91,524	-	-	-	35,359	19,649	14,844		
19.25	6,842	66,166	-	-	-	50,363	9,379	5,587		
19.50	12,546	221,211	-	661	-	22,765	21,374	13,190		
19.75	1,080	70,737	-	-	-	21,081	8,470	17,695		
20.00	3,270	53,406	-	-	-	30,993	25,392	7,130		
20.25	-	64,819	-	-	-	30,962	10,194	8,027		
20.50	5,850	223,504	-	-	23	249,994	49,493	9,177		
20.75	-	28,937	-	-	-	42,524	26,722	421		
21.00	700	27,757	-	-	-	133,825	46,470	28,570		
21.25	-	24,167	-	-	-	985	59,632	4,129		
21.50	-	21,956	-	-	-	84,646	30,163	8,926		
21.75	-	54,044	-	-	-	-	15,315	3,494		
22.00 & above	-	48,433	-	-	-	4,546	61,977	-		
Total	5,243,823	5,794,187	2,329,702	43,179	4,092	2,628,962	485,884	158,742		
Weighted Average	10.28	11.11	0.00	7.35	0.11	13.05	19.44	18.55		

*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)

Sep-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
73	-	-	-	-	-	136	2,353,346	00.00
775	-	4	-	30	-	2,065	188,499	01.00*
830	-	-	-	-	-	880	78,238	02.00*
11,135	-	2,868	-	-	-	20,682	25,611	03.00*
375	-	4	-	1	-	1,889	5,152	04.00*
1,036	-	-	-	-	-	4,559	6,623	05.00*
-	-	-	-	1	-	154	911	05.25
280	1,784	2,293	-	7,652	13,312	25,749	25,968	05.50
14	-	-	-	-	-	42	1,572	05.75
103	-	-	-	-	-	2,138	43,195	06.00
-	-	0	-	1	-	765	947	06.25
87	-	-	1,678	-	-	8,088	10,313	06.50
-	1	-	-	-	-	2	37,468	06.75
3	-	-	-	0	-	80	3,469	07.00
5	-	-	-	-	-	43	15,117	07.25
288	2	45	26	6	-	484	21,124	07.50
36	0	5	-	45	-	351	9,892	07.75
9	-	34	-	1	-	6,147	19,294	08.00
26	12	19	-	-	-	1,614	2,712	08.25
3,469	52	48	-	187	-	6,704	177,839	08.50
1,804	4	69	-	46	-	2,288	14,822	08.75
2,483	1	-	-	3	-	3,330	22,036	09.00
3,346	124	98	-	102	-	3,960	27,753	09.25
1,084	67	31	-	153	-	1,685	32,480	09.50
323	18	13	-	42	-	524	9,396	09.75
761	29	222	-	38	-	1,229	23,066	10.00
159	2	36	-	18	-	292	5,752	10.25
119	13	154	-	433	-	1,327	49,282	10.50
-	-	-	-	240	-	476	5,849	10.75
4,111	8	57	8	412	-	5,133	406,403	11.00
4	14	103	-	33	18	1,072	19,061	11.25
4,090	533	-	-	268	4	5,350	31,940	11.50
-	2	20	-	71	-	6,505	101,915	11.75
565	1	362	-	102	18	5,040	35,302	12.00
631	-	-	-	46	9	4,138	6,047	12.25
379	-	81	-	4	-	815	36,831	12.50
270	2	12	-	16	-	306	2,238	12.75
10,662	-	434	-	621	-	12,633	25,042	13.00
183	1	10	-	-	-	248	4,975	13.25
282	-	0	-	62	64	629	5,702	13.50
2,537	-	31	-	122	-	2,930	8,055	13.75
4,563	30	120	1,622	29	-	11,435	78,354	14.00
173	88	58	-	-	-	450	74,865	14.25
2,736	10	7	263	-	-	5,283	26,482	14.50
737	106	0	-	10	-	919	9,627	14.75
10,468	25	15	857	126	-	12,606	32,819	15.00
1,122	-	3,021	-	-	-	4,521	28,979	15.25
16,116	1,938	1,368	-	6,270	-	27,261	51,290	15.50
1,175	-	98	124	17,249	-	18,835	19,500	15.75
13,928	-	8	811	30	-	15,724	132,499	16.00
1,304	-	-	0	-	-	8,500	19,241	16.25
55,784	113	3	-	-	-	56,332	71,903	16.50
3,365	0	27	472	1	-	4,206	15,357	16.75
8,747	13	1	325	5,238	-	16,909	36,948	17.00
20,827	4	322	-	590	-	22,025	29,864	17.25
1,387	5	12	619	9,656	-	15,731	29,316	17.50
1,589	-	-	1	58	-	13,745	21,013	17.75
6,803	31	-	-	13	-	18,816	35,871	18.00
24,707	1	82	50	13	-	35,163	55,052	18.25
9,835	-	0	940	-	-	28,440	76,871	18.50
555	-	-	-	-	-	6,571	16,074	18.75
31,604	-	-	-	314	-	66,410	101,769	19.00
2,989	-	-	-	-	-	17,954	68,317	19.25
3,530	-	-	-	-	-	38,094	61,519	19.50
1,283	-	-	-	1,024	-	28,473	49,554	19.75
9,570	-	2	-	12	-	42,106	73,098	20.00
3,623	-	-	-	15	-	21,859	52,821	20.25
3,653	1	0	-	1	-	62,325	312,341	20.50
5,800	-	-	-	-	-	32,943	75,467	20.75
6,575	-	-	-	-	-	81,614	215,440	21.00
2,065	-	-	-	-	-	65,826	66,810	21.25
1,351	-	-	-	-	-	40,441	125,087	21.50
1,025	-	-	-	7	-	19,840	19,840	21.75
35,179	-	-	-	12	-	97,169	101,715	22.00 & above
346,509	5,035	12,195	7,795	51,423	13,426	1,081,010	6,086,944	Total
16.68	11.05	9.91	13.86	14.40	5.56	17.83	14.36	Weighted Average

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

2.4.1 Deposits Distributed by Rate of Islamic Public Sector

Rate of Return	Mar-23		Jun-23		Sep-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	65,833	70,606	63,369	2,917	2,428	116	-	-
01.00*	6,499	6,900	-	-	-	7,817	-	-
02.00*	10	13	-	-	-	5	-	-
03.00*	26	27	-	-	-	28	-	-
04.00*	150	163	-	-	-	171	-	-
05.00*	371	367	-	-	-	177	-	189
05.25	318	117	-	-	-	118	-	-
05.50	6	2	-	-	-	2	2	-
05.75	0	0	-	-	-	-	-	-
06.00	8	8	-	-	-	-	-	-
06.25	3,104	25	-	-	-	-	-	-
06.50	234	117	-	-	-	-	-	-
06.75	62	-	-	-	-	-	-	-
07.00	4,981	52,361	-	-	-	0	-	-
07.25	2,477	4	-	-	-	-	-	-
07.50	44,169	70	-	-	-	19,080	8	3
07.75	1,581	-	-	-	-	5,488	2	-
08.00	1,900	197	-	-	-	15	-	-
08.25	10,544	451	-	-	-	164	-	-
08.50	420	73	-	-	-	686	-	-
08.75	358	3,322	-	-	-	4,056	25	-
09.00	108	0	-	-	-	0	-	-
09.25	7	-	-	-	-	743	-	-
09.50	4,673	-	-	-	-	5,620	64	53
09.75	893	5,910	-	-	-	504	-	24
10.00	49	253	-	-	-	2,878	-	3
10.25	476	2,713	-	-	-	576	-	-
10.50	8	4,248	-	-	-	46,517	452	-
10.75	427	200	-	-	-	2,126	22	-
11.00	3,183	1,771	-	-	-	2,692	-	20
11.25	96	44,943	-	-	-	9,541	-	14
11.50	6	12,594	-	-	-	3,713	-	-
11.75	231	1,205	-	-	-	730	-	-
12.00	236	1,407	-	-	-	-	-	-
12.25	-	136	-	-	-	10	-	-
12.50	1,002	79	-	-	-	-	-	-
12.75	164	407	-	-	-	3	-	-
13.00	9,537	174	-	-	-	5,062	-	-
13.25	269	4,188	-	-	-	1,860	-	-
13.50	793	116	-	-	-	17	-	-
13.75	2,125	444	-	-	-	225	-	-
14.00	1,366	8	-	-	-	-	2	-
14.25	1,217	151	-	-	-	1	-	-
14.50	1,253	23,708	-	-	-	1,604	-	-
14.75	278	2	-	-	-	-	-	-
15.00	12,577	98	-	-	-	28	-	22
15.25	109	25	-	-	-	-	2	-
15.50	63,283	1	-	19,655	-	-	-	-
15.75	10,478	631	-	-	-	-	3	-
16.00	-	1,700	-	-	-	278	-	69
16.25	925	83	-	-	-	-	-	26
16.50	4,598	585	-	-	-	-	-	-
16.75	1,609	307	-	-	-	-	-	-
17.00	202	1,803	-	-	-	750	-	124
17.25	4,508	692	-	-	-	315	-	-
17.50	-	24	-	-	-	971	-	29
17.75	-	1,792	-	-	-	363	210	20
18.00	-	331	-	-	-	485	-	-
18.25	-	343	-	-	-	1,614	-	-
18.50	-	1,223	-	-	-	1,665	640	45
18.75	-	135	-	-	-	-	127	-
19.00	1,026	4,143	-	-	-	4,175	88	25
19.25	12	1,514	-	-	-	6,452	460	-
19.50	-	26,783	-	661	-	7,949	186	226
19.75	-	12,415	-	-	-	410	80	-
20.00	-	6,082	-	-	-	2,703	831	1,746
20.25	-	22	-	-	-	570	215	389
20.50	-	11,758	-	-	23	12,625	92	-
20.75	-	1,639	-	-	-	11,153	100	100
21.00	-	4,484	-	-	-	27,314	-	4,901
21.25	-	148	-	-	-	-	-	146
21.50	-	12	-	-	-	-	-	-
21.75	-	15	-	-	-	-	-	-
22.00 & above	-	4	-	-	-	-	75	-
Total	270,772	318,266	63,369	23,233	2,451	202,166	3,684	8,173
Weighted Average	11.46	11.57	-	13.67	0.19	13.58	17.94	19.98

*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)

Sep-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	
-	-	-	-	-	-	-	68,830	00.00	
-	-	-	-	-	-	-	7,817	01.00*	
-	-	-	-	-	-	-	5	02.00*	
-	-	-	-	-	-	-	28	03.00*	
-	-	-	-	-	-	-	171	04.00*	
-	-	-	-	-	-	189	366	05.00*	
-	-	-	-	-	-	-	118	05.25	
-	-	-	-	-	-	2	4	05.50	
-	-	-	-	-	-	-	-	05.75	
8	-	-	-	-	-	8	8	06.00	
-	-	-	-	-	-	-	-	06.25	
1	-	-	-	-	-	1	1	06.50	
-	-	-	-	-	-	-	-	06.75	
-	-	-	-	-	-	-	0	07.00	
-	-	-	-	-	-	-	-	07.25	
249	2	45	26	6	-	339	19,419	07.50	
36	-	3	-	45	-	85	5,573	07.75	
9	-	34	-	-	-	43	58	08.00	
-	-	12	-	-	-	12	176	08.25	
-	-	-	-	135	-	135	821	08.50	
-	-	-	-	5	-	30	4,086	08.75	
-	-	-	-	-	-	-	0	09.00	
-	-	-	-	-	-	-	743	09.25	
-	-	-	-	0	-	117	5,737	09.50	
-	-	-	-	-	-	24	527	09.75	
-	-	-	-	-	-	3	2,881	10.00	
-	-	-	-	-	-	-	576	10.25	
-	-	-	-	-	-	452	46,969	10.50	
-	-	-	-	-	-	22	2,148	10.75	
1,671	-	-	-	-	-	1,690	4,383	11.00	
-	-	-	-	-	-	14	9,555	11.25	
735	-	-	-	-	-	735	4,448	11.50	
-	-	-	-	-	-	-	730	11.75	
174	-	-	-	-	-	174	174	12.00	
67	-	-	-	-	-	67	76	12.25	
53	-	-	-	-	-	53	53	12.50	
34	2	-	-	-	-	36	39	12.75	
25	-	-	-	-	-	25	5,087	13.00	
64	1	-	-	-	-	64	1,925	13.25	
108	-	-	-	-	-	108	125	13.50	
-	-	-	-	-	-	-	225	13.75	
33	30	-	1,622	-	-	1,687	1,687	14.00	
-	-	47	-	-	-	47	48	14.25	
29	1	7	263	-	-	300	1,903	14.50	
-	-	0	-	-	-	0	0	14.75	
69	-	-	857	-	-	948	976	15.00	
-	-	-	-	-	-	2	2	15.25	
220	-	-	-	-	-	220	19,875	15.50	
-	-	98	124	-	-	224	224	15.75	
15	-	8	811	-	-	903	1,181	16.00	
220	-	-	0	-	-	246	246	16.25	
-	-	3	-	-	-	3	3	16.50	
-	-	-	472	-	-	472	472	16.75	
128	-	-	325	-	-	577	1,327	17.00	
-	-	321	-	590	-	911	1,226	17.25	
-	-	-	619	12	-	660	1,631	17.50	
862	-	-	1	39	-	1,132	1,495	17.75	
158	31	-	-	-	-	189	674	18.00	
-	-	82	-	-	-	82	1,696	18.25	
-	-	0	940	-	-	1,625	3,290	18.50	
-	-	-	-	-	-	127	127	18.75	
235	-	-	-	314	-	662	4,837	19.00	
57	-	-	-	-	-	517	6,969	19.25	
429	-	-	-	-	-	841	9,451	19.50	
737	-	-	-	1,024	-	1,841	2,251	19.75	
90	-	-	-	12	-	2,679	5,381	20.00	
-	-	-	-	15	-	618	1,189	20.25	
250	-	-	-	-	-	342	12,989	20.50	
3,736	-	-	-	-	-	3,936	15,089	20.75	
30	-	-	-	-	-	4,931	32,245	21.00	
90	-	-	-	-	-	236	236	21.25	
-	-	-	-	-	-	-	-	21.50	
-	-	-	-	7	-	7	7	21.75	
-	-	-	-	12	-	87	87	22.00 & above	
10,620	67	659	6,059	2,215	-	31,478	322,697	Total	
16.99	15.47	15.47	15.87	17.83	-	17.68	14.09	Weighted Average	

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

2.4.2 Deposits Distributed by Rate of Islamic Domestic Private

Rate of Return	Mar-23		Jun-23		Sep-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	2,094,880	2,248,122	2,260,948	19,946	1,641	1,845	47	16		
01.00*	164,767	179,445	5,384	-	-	173,232	761	497		
02.00*	87,044	69,624	-	-	-	77,354	50	-		
03.00*	18,717	26,168	-	-	-	4,901	4,321	2,358		
04.00*	13,396	2,643	-	-	-	3,093	1,449	58		
05.00*	68,172	46,536	-	-	-	1,887	2,507	827		
05.25	15,893	750	-	-	-	639	112	41		
05.50	9,246	1,821	-	-	-	218	188	237		
05.75	6,290	1,561	-	-	-	1,530	-	27		
06.00	9,097	6,152	-	-	-	41,057	1,250	784		
06.25	3,133	1,122	-	-	-	181	764	-		
06.50	48,568	34,733	-	-	-	2,225	6,193	129		
06.75	119,280	121,312	-	-	-	37,466	1	-		
07.00	16,684	16,533	-	-	-	3,389	77	-		
07.25	18,406	14,211	-	-	-	15,074	38	-		
07.50	31,902	11,810	-	-	-	1,560	84	23		
07.75	7,075	6,705	-	-	-	4,053	260	5		
08.00	38,863	14,512	-	-	-	13,132	519	5,584		
08.25	10,336	3,769	-	-	-	933	114	1,443		
08.50	505,662	72,818	-	-	-	170,449	1,362	1,585		
08.75	38,489	11,581	-	-	-	8,477	310	31		
09.00	20,110	17,661	-	-	-	18,706	552	291		
09.25	19,272	21,403	-	-	-	23,050	288	2		
09.50	15,103	15,601	-	-	-	25,175	75	159		
09.75	21,755	27,764	-	-	-	8,368	100	4		
10.00	39,651	382,183	-	-	-	18,960	114	62		
10.25	3,542	15,434	-	-	-	4,884	74	3		
10.50	33,543	170,958	-	-	-	1,439	75	81		
10.75	15,037	40,002	-	-	-	3,248	212	2		
11.00	10,575	40,789	-	-	-	398,578	504	13		
11.25	8,710	6,332	-	-	-	8,448	876	10		
11.50	43,230	14,461	-	-	-	22,877	451	3		
11.75	25,662	6,986	-	-	-	94,680	6,402	9		
12.00	20,958	9,880	-	-	-	30,262	3,941	50		
12.25	42,892	17,389	-	-	-	1,899	1,144	2,309		
12.50	11,979	34,543	-	-	-	36,016	327	24		
12.75	18,859	4,064	-	-	-	1,929	-	5		
13.00	61,856	7,866	-	-	-	7,348	914	2		
13.25	88,220	25,160	-	-	-	2,868	-	54		
13.50	21,952	54,506	-	-	-	5,056	201	20		
13.75	22,259	5,180	-	-	-	4,900	115	126		
14.00	58,411	31,159	-	-	-	66,919	4,988	81		
14.25	16,018	18,419	-	-	-	74,414	66	65		
14.50	39,427	48,013	-	-	-	19,595	2,219	48		
14.75	59,060	32,621	-	-	-	8,708	50	15		
15.00	76,162	79,359	-	-	-	20,185	798	296		
15.25	32,525	6,441	-	-	-	24,458	377	-		
15.50	157,237	72,012	-	-	-	4,374	1,210	360		
15.75	28,638	15,519	-	-	-	665	179	7		
16.00	72,426	62,490	-	-	-	116,497	633	245		
16.25	14,348	35,656	-	-	-	10,741	7,057	112		
16.50	31,622	33,505	-	-	-	15,572	394	37		
16.75	21,150	9,011	-	-	-	11,151	187	155		
17.00	28,178	46,108	-	-	-	19,288	1,988	472		
17.25	26,895	22,049	-	-	-	7,523	40	241		
17.50	197,241	38,318	-	-	-	12,614	1,253	2,771		
17.75	12,057	8,661	-	-	-	6,905	11,721	146		
18.00	74,680	64,377	-	-	-	16,570	6,918	5,051		
18.25	45,020	20,000	-	-	-	18,276	8,587	1,723		
18.50	33,917	64,151	-	-	-	46,766	11,682	5,299		
18.75	31,156	30,318	-	-	-	9,502	2,977	2,913		
19.00	15,543	87,381	-	-	-	31,184	19,561	14,819		
19.25	6,830	64,652	-	-	-	43,911	8,919	5,587		
19.50	12,546	194,428	-	-	-	14,816	21,188	12,964		
19.75	1,080	58,323	-	-	-	20,671	8,390	17,695		
20.00	3,270	47,324	-	-	-	28,290	24,561	5,384		
20.25	-	64,797	-	-	-	30,392	9,979	7,638		
20.50	5,850	211,746	-	-	-	237,369	49,401	9,177		
20.75	-	27,298	-	-	-	31,371	26,622	321		
21.00	700	23,273	-	-	-	106,511	46,470	23,669		
21.25	-	24,019	-	-	-	985	59,632	3,983		
21.50	-	21,944	-	-	-	84,646	30,163	8,926		
21.75	-	54,029	-	-	-	-	15,315	3,494		
22.00 & above	-	48,430	-	-	-	4,546	61,902	-		
Total	4,973,051	5,475,921	2,266,333	19,946	1,641	2,426,796	482,200	150,569		
Weighted Average	10.18	11.07	0.00	-	-	13.00	19.45	18.47		

*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)

Sep-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	
73	-	-	-	-	-	136	2,284,516	00.00	
775	-	4	-	30	-	2,065	180,681	01.00*	
830	-	-	-	-	-	880	78,234	02.00*	
11,135	-	2,868	-	-	-	20,682	25,583	03.00*	
375	-	4	-	1	-	1,889	4,981	04.00*	
1,036	-	-	-	-	-	4,371	6,257	05.00*	
-	-	-	-	1	-	154	793	05.25	
280	1,784	2,293	-	7,652	13,312	25,747	25,964	05.50	
14	-	-	-	-	-	42	1,572	05.75	
96	-	-	-	-	-	2,130	43,187	06.00	
-	-	0	-	1	-	765	947	06.25	
86	-	-	1,678	-	-	8,087	10,313	06.50	
-	1	-	-	-	-	2	37,468	06.75	
3	-	-	-	0	-	80	3,469	07.00	
5	-	-	-	-	-	43	15,117	07.25	
38	-	-	-	-	-	145	1,704	07.50	
-	0	1	-	-	-	266	4,319	07.75	
-	-	-	-	1	-	6,103	19,236	08.00	
26	12	7	-	-	-	1,602	2,535	08.25	
3,469	52	48	-	52	-	6,569	177,018	08.50	
1,804	4	69	-	41	-	2,258	10,736	08.75	
2,483	1	-	-	3	-	3,330	22,036	09.00	
3,346	124	98	-	102	-	3,960	27,010	09.25	
1,084	67	31	-	152	-	1,568	26,743	09.50	
323	18	13	-	42	-	501	8,868	09.75	
761	29	222	-	38	-	1,225	20,185	10.00	
159	2	36	-	18	-	292	5,176	10.25	
119	13	154	-	433	-	875	2,313	10.50	
-	-	-	-	240	-	454	3,702	10.75	
2,440	8	57	8	412	-	3,442	402,020	11.00	
4	14	103	-	33	18	1,058	9,506	11.25	
3,355	533	-	-	268	4	4,615	27,492	11.50	
-	2	20	-	71	-	6,505	101,185	11.75	
391	1	362	-	102	18	4,866	35,128	12.00	
564	-	-	-	46	9	4,072	5,971	12.25	
326	-	81	-	4	-	763	36,778	12.50	
236	-	12	-	16	-	270	2,199	12.75	
10,637	-	434	-	621	-	12,608	19,955	13.00	
120	-	10	-	-	-	183	3,051	13.25	
173	-	0	-	62	64	521	5,577	13.50	
2,537	-	31	-	122	-	2,930	7,830	13.75	
4,530	-	120	-	29	-	9,749	76,668	14.00	
173	88	11	-	-	-	403	74,817	14.25	
2,707	9	-	-	-	-	4,983	24,578	14.50	
737	106	-	-	10	-	918	9,627	14.75	
10,399	25	15	-	126	-	11,658	31,844	15.00	
1,122	-	3,021	-	-	-	4,520	28,978	15.25	
15,896	1,938	1,368	-	6,270	-	27,041	31,415	15.50	
1,175	-	-	-	17,249	-	18,610	19,275	15.75	
13,913	-	-	-	30	-	14,821	131,318	16.00	
1,084	-	-	-	-	-	8,254	18,995	16.25	
55,784	113	-	-	-	-	56,328	71,900	16.50	
3,365	0	27	-	1	-	3,734	14,886	16.75	
8,619	13	1	-	5,238	-	16,332	35,620	17.00	
20,827	4	2	-	-	-	21,114	28,638	17.25	
1,387	5	12	-	9,644	-	15,071	27,686	17.50	
727	-	-	-	20	-	12,613	19,518	17.75	
6,645	-	-	-	13	-	18,627	35,197	18.00	
24,707	1	-	50	13	-	35,081	53,357	18.25	
9,835	-	-	-	-	-	26,816	73,581	18.50	
555	-	-	-	-	-	6,444	15,946	18.75	
31,369	-	-	-	-	-	65,749	96,933	19.00	
2,932	-	-	-	-	-	17,437	61,348	19.25	
3,101	-	-	-	-	-	37,253	52,068	19.50	
546	-	-	-	-	-	26,632	47,303	19.75	
9,480	-	2	-	-	-	39,427	67,717	20.00	
3,623	-	-	-	-	-	21,241	51,632	20.25	
3,403	1	0	-	1	-	61,983	299,352	20.50	
2,064	-	-	-	-	-	29,007	60,379	20.75	
6,545	-	-	-	-	-	76,683	183,195	21.00	
1,975	-	-	-	-	-	65,590	66,574	21.25	
1,351	-	-	-	-	-	40,441	125,087	21.50	
1,025	-	-	-	-	-	19,834	19,834	21.75	
35,179	-	-	-	-	-	97,081	101,627	22.00 & above	
335,889	4,968	11,536	1,736	49,207	13,426	1,049,532	5,764,247	Total	
16.67	10.99	9.60	6.85	14.25	5.56	17.83	14.38	Weighted Average	

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

2.5 Deposits Distributed by Rate of Overall All

Rate of Interest	Mar-23		Jun-23		Sep-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	
								D	E
00.00	8,740,254	9,364,094	9,026,249	116,838	29,599	90,063	491	119	
01.00*	417,035	430,020	5,384	-	-	382,911	7,839	10,315	
02.00*	395,120	299,261	-	1,004	-	202,999	11,500	2,423	
03.00*	31,585	38,449	-	-	223	136,594	10,910	3,371	
04.00*	44,736	63,767	0	-	-	19,742	8,049	3,906	
05.00*	120,679	106,129	2,776	-	-	10,952	23,946	6,090	
05.25	23,825	28,574	-	-	-	757	12,158	565	
05.50	12,605	32,934	-	-	-	219	3,026	2,399	
05.75	10,775	5,647	-	-	-	1,530	7,155	70,889	
06.00	16,052	41,088	-	-	-	41,081	18,052	3,055	
06.25	7,131	2,374	-	-	-	181	22,414	575	
06.50	51,684	37,931	-	-	-	2,238	7,497	1,766	
06.75	121,302	122,767	-	-	-	37,466	4	93	
07.00	31,350	78,182	-	-	-	7,222	24,210	2,470	
07.25	23,461	18,550	-	-	-	15,074	266	1,038	
07.50	95,654	33,571	-	-	-	20,640	1,870	999	
07.75	12,008	9,112	-	-	-	9,619	362	1,005	
08.00	52,744	31,500	-	-	-	13,147	3,614	18,919	
08.25	26,298	15,134	-	-	-	1,097	562	2,930	
08.50	512,056	86,020	-	-	-	171,135	1,581	7,492	
08.75	42,600	20,190	-	-	-	12,533	765	1,154	
09.00	32,983	26,904	-	-	-	18,706	1,196	1,803	
09.25	23,777	40,465	-	-	-	23,793	8,243	33,461	
09.50	30,794	58,883	-	-	-	30,795	524	2,215	
09.75	40,486	43,194	-	-	-	8,871	733	31	
10.00	59,663	412,993	-	-	-	21,924	2,304	156	
10.25	24,250	30,623	-	-	-	5,460	79	4,783	
10.50	53,934	181,484	-	-	-	47,955	1,281	117	
10.75	47,611	59,000	-	-	-	5,374	955	3,354	
11.00	64,585	51,708	-	-	-	401,270	505	1,235	
11.25	20,842	63,319	-	-	-	17,989	876	889	
11.50	56,546	38,696	-	-	-	26,590	476	87	
11.75	118,514	43,482	-	-	-	95,410	6,402	17,304	
12.00	79,204	47,005	-	-	-	30,262	6,521	13,674	
12.25	76,921	24,237	-	-	-	1,909	1,824	2,309	
12.50	37,666	49,911	-	-	-	36,016	328	40	
12.75	98,068	16,378	-	-	-	1,932	22	8,947	
13.00	209,282	158,392	-	-	-	12,410	914	1,444	
13.25	99,067	33,464	-	-	-	4,728	-	54	
13.50	71,291	66,698	-	-	-	5,073	222	20	
13.75	42,154	10,361	-	-	-	5,125	115	126	
14.00	100,162	64,258	-	-	-	66,919	6,705	17,154	
14.25	42,148	34,272	-	-	-	74,415	67	90	
14.50	355,539	172,461	-	-	-	21,224	2,224	178	
14.75	206,252	53,036	-	-	-	8,708	60	210	
15.00	170,026	121,104	-	-	-	20,213	3,764	586	
15.25	121,431	36,876	-	-	-	24,458	600	106	
15.50	4,809,581	124,991	-	19,676	-	4,874	1,817	710	
15.75	1,091,365	127,868	-	-	-	665	3,001	383	
16.00	390,841	224,547	-	-	-	116,776	11,410	745	
16.25	778,594	121,858	-	-	-	10,741	18,526	2,139	
16.50	371,346	84,493	-	-	-	15,572	398	273	
16.75	429,172	43,157	-	-	-	11,151	187	214	
17.00	211,277	102,266	-	-	-	20,038	2,492	693	
17.25	105,559	56,386	-	-	-	7,838	40	296	
17.50	238,334	56,177	-	-	-	13,585	6,337	2,821	
17.75	62,907	32,405	-	-	-	7,268	12,107	25,333	
18.00	257,288	103,236	-	-	-	17,054	6,943	5,407	
18.25	86,789	52,291	-	-	-	19,890	15,627	2,773	
18.50	179,170	92,138	-	-	-	48,441	38,987	5,977	
18.75	96,774	90,417	-	-	-	9,502	33,942	13,916	
19.00	107,645	291,057	-	-	-	35,359	35,307	17,042	
19.25	135,571	108,111	-	-	-	50,363	12,063	8,973	
19.50	77,156	6,252,221	-	5,868	2	22,765	74,817	20,155	
19.75	51,552	1,034,650	-	-	-	21,081	19,543	24,750	
20.00	79,664	719,910	-	-	-	31,035	43,516	22,552	
20.25	28,770	203,684	-	-	-	30,962	29,898	12,210	
20.50	91,412	696,280	-	107,688	533,057	6,883,261	144,451	24,168	
20.75	23,147	333,508	-	64,246	-	884,697	106,778	53,339	
21.00	61,680	201,870	-	44,976	-	194,727	158,997	50,234	
21.25	6,727	153,524	-	4,476	-	19,394	115,309	36,728	
21.50	10	81,407	-	9,558	-	179,206	84,594	23,326	
21.75	4,379	163,746	-	-	-	8,827	32,777	9,347	
22.00 & above	28	326,722	-	-	-	128,712	144,876	7,127	
Total	22,848,894	24,683,416	9,034,409	374,331	562,880	10,988,517	1,367,952	623,580	
Weighted Average	13.78	16.46	0.00	13.90	19.41	17.75	18.32	15.26	

*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)

Sep-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 Interest	
J	K	L	M	N	O	P	Q	R	
427	3	-	-	-	-	1,040	9,263,788	00.00	
10,420	31	5	-	-	-	28,612	416,908	01.00*	
3,660	6	-	-	-	-	17,588	221,591	02.00*	
13,587	-	2,868	-	-	-	30,736	167,552	03.00*	
2,608	30	115	106	1	-	14,815	34,557	04.00*	
16,746	13	64	194	-	5	47,058	60,786	05.00*	
6,570	69	18	-	1	-	19,381	20,138	05.25	
1,039	7,683	2,318	1,784	-	13,315	31,565	31,784	05.50	
1,316	90	139	20	0	-	79,608	81,138	05.75	
77,346	183	56	0	1	1	98,693	139,774	06.00	
4,724	123	58	-	1	-	27,896	28,077	06.25	
580	129	165	42	1,679	1	11,859	14,097	06.50	
4	91	76	55	4	-	326	37,792	06.75	
1,392	258	189	31	65	5	28,621	35,843	07.00	
473	583	33	55	8	-	2,454	17,529	07.25	
2,841	730	289	170	26	63	6,988	27,628	07.50	
77	473	378	1	51	0	2,345	11,965	07.75	
1,220	2,359	566	55	1	8	26,742	39,889	08.00	
963	976	151	99	1	-	5,681	6,779	08.25	
7,740	463	608	107	3	4	17,998	189,133	08.50	
2,026	246	114	18	3	4	4,330	16,864	08.75	
4,334	191	3,644	54	3	3	11,228	29,934	09.00	
7,215	208	137	153	0	-	49,418	73,211	09.25	
1,860	302	107	216	1	26	5,251	36,046	09.50	
3,693	294	2,150	146	1	1	7,048	15,919	09.75	
16,019	721	545	59	34	40	19,877	41,801	10.00	
634	6,211	2,860	428	8	9	15,013	20,473	10.25	
4,761	1,995	286	312	4	30	8,784	56,740	10.50	
145	11,972	1,008	45	1	2	17,482	22,855	10.75	
5,204	2,380	316	242	39	8	9,929	411,198	11.00	
236	3,313	994	842	1	21	7,172	25,161	11.25	
4,982	8,102	340	538	8	6	14,539	41,128	11.50	
4,732	1,463	68	263	-	4	30,235	125,645	11.75	
1,401	18,635	1,046	1,025	27	18	42,346	72,608	12.00	
683	4,279	537	35	2	82	9,751	11,659	12.25	
3,575	6,909	1,449	675	10	-	12,986	49,002	12.50	
941	891	122	127	-	3	11,053	12,985	12.75	
11,259	1,742	1,071	298	1	-	16,729	29,138	13.00	
216	152,995	1,177	173	21,254	-	175,869	180,597	13.25	
1,790	2,799	1,143	130	9	64	6,178	11,252	13.50	
3,162	542	323	45	0	0	4,312	9,437	13.75	
6,323	2,257	770	1,593	1,869	-	36,671	103,590	14.00	
4,086	1,125	704	583	6	-	6,662	81,077	14.25	
16,171	3,131	522	203	318	-	22,746	43,970	14.50	
5,656	692	13,867	44,840	4	55	65,384	74,092	14.75	
24,923	992	4,133	113	861	-	35,374	55,587	15.00	
13,425	10	3,124	38	-	-	17,304	41,762	15.25	
30,598	7,224	2,185	1,981	4	-	44,517	69,067	15.50	
54,526	17,298	147	2	124	-	75,481	76,146	15.75	
82,989	1,741	225	793	811	-	98,714	215,490	16.00	
39,666	783	1,622	12	0	-	62,748	73,489	16.25	
87,167	108	4,241	153	-	-	92,342	107,913	16.50	
24,676	422	27	46	472	-	26,043	37,194	16.75	
60,661	5,628	75	48	325	-	69,922	89,960	17.00	
51,734	665	322	13	-	-	53,071	60,909	17.25	
9,087	9,656	513	62	619	-	29,095	42,680	17.50	
9,428	58	79	20	1	-	47,026	54,294	17.75	
67,314	2,428	539	50	0	-	82,681	99,736	18.00	
45,793	13	107	9	50	-	64,373	84,263	18.25	
28,902	15	94	24	940	-	74,940	123,381	18.50	
8,183	-	-	-	-	-	56,042	65,544	18.75	
68,763	353	2	3	-	-	121,470	156,829	19.00	
14,072	-	-	-	-	-	35,108	85,471	19.25	
28,335	40	21	21	0	-	123,387	152,022	19.50	
25,766	1,031	7	-	-	-	71,098	92,179	19.75	
99,261	34	60	30	-	-	165,452	196,488	20.00	
33,284	15	-	-	-	-	75,407	106,369	20.25	
63,095	331	88	52	-	-	232,185	7,756,192	20.50	
49,736	26	-	10	1	-	209,891	1,158,835	20.75	
187,124	3	-	21	-	-	396,380	636,083	21.00	
26,701	-	-	-	-	-	178,739	202,609	21.25	
143,021	10	3	3	-	-	250,956	439,720	21.50	
88,440	7	-	-	-	-	130,571	139,398	21.75	
438,730	40	13,148	24	-	-	603,944	732,656	22.00 & above	
2,170,238	296,619	74,159	59,285	29,652	13,775	4,635,259	25,595,396	Total	
18.33	12.96	14.45	13.95	13.38	5.69	17.38	17.55	Weighted Average	

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

2.5.1 Deposits Distributed by Rate of Overall Public Sector

Rate of Interest	Mar-23		Jun-23		Sep-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	
								D	E
00.00	996,549	1,032,286	1,062,667	22,277	8,166	656	-	-	-
01.00*	26,013	24,571	-	-	-	15,056	38	34	-
02.00*	190,592	143,389	-	-	-	7,277	0	15	-
03.00*	3,758	5,141	-	-	223	131,504	450	39	-
04.00*	2,973	694	-	-	-	171	55	4	-
05.00*	604	567	-	-	-	226	203	192	-
05.25	320	17,685	-	-	-	118	11,331	-	-
05.50	86	26,847	-	-	-	2	123	-	-
05.75	3,705	3,594	-	-	-	-	738	70,773	-
06.00	215	24,786	-	-	-	-	43	6	-
06.25	3,167	78	-	-	-	-	-	-	-
06.50	741	674	-	-	-	13	74	4	-
06.75	179	1,076	-	-	-	-	-	2	-
07.00	5,415	53,430	-	-	-	0	162	-	-
07.25	2,725	981	-	-	-	-	3	-	-
07.50	45,880	2,660	-	-	-	19,080	187	293	-
07.75	2,381	365	-	-	-	5,488	2	-	-
08.00	2,809	5,326	-	-	-	15	19	86	-
08.25	13,963	6,487	-	-	-	164	448	319	-
08.50	2,015	4,479	-	-	-	686	60	288	-
08.75	459	3,465	-	-	-	4,056	25	8	-
09.00	1,272	848	-	-	-	0	-	527	-
09.25	3,471	3,531	-	-	-	743	-	11	-
09.50	4,927	1,468	-	-	-	5,620	64	70	-
09.75	4,044	10,124	-	-	-	504	-	24	-
10.00	7,784	2,190	-	-	-	2,964	36	94	-
10.25	9,449	3,243	-	-	-	576	-	-	-
10.50	1,581	6,764	-	-	-	46,517	1,205	36	-
10.75	2,942	2,809	-	-	-	2,126	743	-	-
11.00	3,861	2,576	-	-	-	2,692	-	20	-
11.25	4,702	50,940	-	-	-	9,541	-	15	-
11.50	3,304	12,780	-	-	-	3,713	-	72	-
11.75	83,376	12,482	-	-	-	730	-	-	-
12.00	28,765	3,136	-	-	-	-	8	-	-
12.25	2,141	1,593	-	-	-	10	681	-	-
12.50	5,228	5,259	-	-	-	-	1	16	-
12.75	51,477	808	-	-	-	3	-	-	-
13.00	137,156	145,615	-	-	-	5,062	1	1	-
13.25	3,203	5,152	-	-	-	1,860	-	-	-
13.50	4,408	961	-	-	-	17	21	0	-
13.75	5,172	1,350	-	-	-	225	-	-	-
14.00	5,260	20,625	-	-	-	-	3	17,071	-
14.25	2,908	2,280	-	-	-	1	2	4	-
14.50	212,742	83,750	-	-	-	1,629	0	84	-
14.75	109,074	3,020	-	-	-	-	10	48	-
15.00	44,324	10,172	-	-	-	28	-	23	-
15.25	7,899	3,210	-	-	-	-	2	-	-
15.50	1,600,903	7,977	-	19,676	-	-	203	31	-
15.75	139,026	29,888	-	-	-	-	3	-	-
16.00	54,854	71,289	-	-	-	278	13	69	-
16.25	38,228	26,184	-	-	-	-	-	61	-
16.50	39,785	28,989	-	-	-	-	-	17	-
16.75	39,454	21,362	-	-	-	-	-	-	-
17.00	29,109	17,980	-	-	-	750	-	129	-
17.25	44,306	27,432	-	-	-	315	-	2	-
17.50	4,067	3,573	-	-	-	971	-	41	-
17.75	3,268	4,227	-	-	-	363	210	20	-
18.00	12,254	4,681	-	-	-	485	2	8	-
18.25	23,489	21,117	-	-	-	1,614	342	40	-
18.50	67,098	4,724	-	-	-	1,675	960	381	-
18.75	5,784	2,474	-	-	-	-	127	375	-
19.00	8,263	93,177	-	-	-	4,175	634	118	-
19.25	13,185	18,226	-	-	-	6,452	697	77	-
19.50	9,032	1,703,487	-	5,868	2	7,950	628	538	-
19.75	4,117	106,390	-	-	-	410	485	144	-
20.00	37,623	306,521	-	-	-	2,745	4,449	2,275	-
20.25	1,455	26,362	-	-	-	570	5,928	2,523	-
20.50	12	97,717	-	1	533,057	1,504,931	51,135	4,855	-
20.75	600	136,883	-	-	-	33,185	26,564	44,697	-
21.00	-	67,982	-	-	-	39,640	15,197	5,139	-
21.25	-	56,583	-	-	-	11,159	5,435	27,499	-
21.50	-	4,440	-	-	-	-	6,831	6,872	-
21.75	-	39,005	-	-	-	-	1,825	4,440	-
22.00 & above	23	112,017	-	-	-	24,827	1,416	841	-
Total	4,230,955	4,795,956	1,062,667	47,822	541,447	1,911,570	139,818	191,368	
Weighted Average	13.78	16.84	-	8.77	20.18	18.37	18.92	14.52	

*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)

Sep-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 Interest	
J	K	L	M	N	O	P	Q	R	
10	-	-	-	-	-	10	1,093,775	00.00	
100	-	-	-	-	-	172	15,228	01.00*	
266	6	-	-	-	-	286	7,564	02.00*	
70	-	-	-	-	-	559	132,286	03.00*	
41	2	4	101	-	-	206	377	04.00*	
-	-	-	-	-	-	394	621	05.00*	
-	0	-	-	-	-	11,331	11,449	05.25	
-	2	5	-	-	-	130	131	05.50	
1,119	33	134	20	0	-	72,816	72,816	05.75	
76,682	169	1	-	-	-	76,901	76,901	06.00	
-	47	-	-	-	-	47	47	06.25	
356	5	7	-	-	-	445	458	06.50	
3	18	2	51	-	-	76	76	06.75	
92	-	8	14	-	-	276	277	07.00	
141	35	-	-	2	-	180	180	07.25	
350	6	55	2	26	-	919	19,999	07.50	
36	45	103	-	-	-	185	5,673	07.75	
375	4	249	0	-	-	734	749	08.00	
936	-	40	64	-	-	1,807	1,972	08.25	
3,780	142	5	1	-	-	4,276	4,962	08.50	
7	6	-	-	-	-	45	4,101	08.75	
1,513	13	1	-	3	-	2,057	2,057	09.00	
3,863	1	2	1	-	-	3,878	4,621	09.25	
519	9	2	-	-	-	665	6,285	09.50	
3,029	0	20	8	-	-	3,081	3,585	09.75	
1,905	135	4	10	-	-	2,183	5,148	10.00	
269	42	310	-	-	-	621	1,196	10.25	
1,174	16	-	10	-	-	2,442	48,958	10.50	
85	181	-	12	-	-	1,020	3,146	10.75	
2,280	117	100	4	-	-	2,521	5,213	11.00	
226	38	0	27	-	-	307	9,848	11.25	
1,152	152	-	0	-	-	1,377	5,089	11.50	
35	240	1	2	-	-	278	1,008	11.75	
458	717	20	-	-	-	1,202	1,202	12.00	
73	10	20	2	-	-	786	796	12.25	
1,494	3,164	5	18	-	-	4,698	4,698	12.50	
38	133	22	5	-	-	198	201	12.75	
48	1	3	0	-	-	55	5,117	13.00	
69	152,610	0	4	21,252	-	173,935	175,796	13.25	
544	8	32	1	-	-	605	622	13.50	
58	200	20	2	-	-	280	505	13.75	
195	766	293	39	1,622	-	19,989	19,989	14.00	
113	6	66	105	-	-	295	296	14.25	
405	7	14	7	263	-	779	2,408	14.50	
381	0	13,706	44,664	-	-	58,808	58,808	14.75	
3,673	-	15	-	858	-	4,569	4,597	15.00	
1,232	1	0	0	-	-	1,235	1,235	15.25	
3,624	603	0	1	-	-	4,462	24,138	15.50	
18,328	-	98	-	124	-	18,552	18,552	15.75	
16,739	0	22	14	811	-	17,669	17,947	16.00	
21,255	765	-	-	0	-	22,082	22,082	16.25	
15,040	-	4,003	1	-	-	19,061	19,061	16.50	
13,328	1	-	-	472	-	13,801	13,801	16.75	
15,573	-	-	1	325	-	16,028	16,778	17.00	
26,176	590	321	-	-	-	27,089	27,404	17.25	
3,472	12	6	-	619	-	4,151	5,122	17.50	
3,233	39	-	-	1	-	3,502	3,865	17.75	
3,973	-	-	31	-	-	4,014	4,499	18.00	
20,584	-	82	-	-	-	21,047	22,661	18.25	
1,328	6	3	-	940	-	3,619	5,294	18.50	
34	-	-	-	-	-	537	537	18.75	
1,845	314	-	-	-	-	2,910	7,085	19.00	
1,903	-	-	-	-	-	2,678	9,130	19.25	
2,086	5	9	10	-	-	3,276	17,095	19.50	
1,552	1,024	-	-	-	-	3,206	3,616	19.75	
2,789	12	-	-	-	-	9,524	12,269	20.00	
3,929	15	-	-	-	-	12,395	12,965	20.25	
10,678	34	84	31	-	-	66,816	2,104,805	20.50	
7,940	-	-	10	-	-	79,210	112,395	20.75	
11,519	-	-	-	-	-	31,855	71,494	21.00	
3,208	-	-	-	-	-	36,142	47,301	21.25	
100,162	-	-	-	-	-	113,865	113,865	21.50	
30,722	7	-	-	-	-	36,994	36,994	21.75	
227,609	12	13,000	-	-	-	242,878	267,704	22.00 & above	
677,826	162,523	32,897	45,273	27,317	-	1,277,022	4,840,528	Total	
18.35	13.15	18.13	14.55	13.83	-	16.94	17.67	Weighted Average	

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

2.5.2 Deposits Distributed by Rate of Overall Domestic Private

Rate of Interest	Mar-23		Jun-23		Sep-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	7,614,528	8,192,323	7,844,345	94,561	21,433	86,666	428	119	
01.00*	383,951	399,379	5,384	-	-	366,617	7,802	10,282	
02.00*	204,529	148,060	-	1,004	-	189,587	4,528	2,407	
03.00*	27,827	33,307	-	-	-	5,090	7,650	3,333	
04.00*	40,956	60,232	0	-	-	19,571	7,994	3,876	
05.00*	117,075	98,018	2,776	-	-	10,726	20,046	5,898	
05.25	23,505	10,789	-	-	-	639	827	565	
05.50	12,519	5,737	-	-	-	218	2,903	2,399	
05.75	6,969	2,053	-	-	-	1,530	5,912	116	
06.00	15,837	16,302	-	-	-	41,081	13,509	3,049	
06.25	3,964	2,296	-	-	-	181	22,414	575	
06.50	50,876	37,257	-	-	-	2,225	7,379	1,762	
06.75	121,123	121,691	-	-	-	37,466	4	91	
07.00	25,923	24,753	-	-	-	7,222	24,049	2,470	
07.25	20,735	17,569	-	-	-	15,074	262	1,038	
07.50	49,774	30,911	-	-	-	1,560	1,683	706	
07.75	8,922	8,747	-	-	-	4,131	360	1,005	
08.00	49,744	26,174	-	-	-	13,132	3,595	18,833	
08.25	12,324	8,647	-	-	-	933	114	2,611	
08.50	510,030	81,541	-	-	-	170,449	1,520	7,204	
08.75	42,043	16,725	-	-	-	8,477	740	1,146	
09.00	31,711	26,056	-	-	-	18,706	1,196	1,277	
09.25	20,306	36,933	-	-	-	23,050	8,243	33,450	
09.50	25,868	57,415	-	-	-	25,175	460	2,145	
09.75	36,442	33,070	-	-	-	8,368	733	7	
10.00	51,809	410,803	-	-	-	18,960	2,268	62	
10.25	14,801	27,381	-	-	-	4,884	79	4,783	
10.50	52,353	174,720	-	-	-	1,439	75	81	
10.75	44,670	56,191	-	-	-	3,248	212	3,354	
11.00	60,724	49,132	-	-	-	398,578	505	1,215	
11.25	16,139	12,379	-	-	-	8,448	876	874	
11.50	53,243	25,916	-	-	-	22,877	476	15	
11.75	35,138	31,000	-	-	-	94,680	6,402	17,304	
12.00	50,439	43,868	-	-	-	30,262	6,513	13,674	
12.25	74,781	22,644	-	-	-	1,899	1,144	2,309	
12.50	31,538	44,652	-	-	-	36,016	327	25	
12.75	46,591	15,570	-	-	-	1,929	22	8,947	
13.00	72,101	12,777	-	-	-	7,348	914	1,443	
13.25	95,859	28,308	-	-	-	2,868	-	54	
13.50	66,840	65,728	-	-	-	5,056	201	20	
13.75	36,953	9,011	-	-	-	4,900	115	126	
14.00	94,902	43,633	-	-	-	66,919	5,138	83	
14.25	39,241	31,992	-	-	-	74,414	66	87	
14.50	137,028	88,541	-	-	-	19,595	2,223	94	
14.75	97,179	50,015	-	-	-	8,708	50	162	
15.00	125,077	110,308	-	-	-	20,185	840	563	
15.25	113,533	33,666	-	-	-	24,458	599	106	
15.50	3,010,845	117,014	-	-	-	4,874	1,614	680	
15.75	934,208	97,980	-	-	-	665	2,998	383	
16.00	335,636	153,258	-	-	-	116,497	11,397	676	
16.25	740,367	95,674	-	-	-	10,741	18,526	2,077	
16.50	247,350	55,504	-	-	-	15,572	398	256	
16.75	384,717	21,795	-	-	-	11,151	187	214	
17.00	182,168	84,287	-	-	-	19,288	2,492	563	
17.25	61,253	28,954	-	-	-	7,523	40	294	
17.50	234,267	52,604	-	-	-	12,614	6,337	2,780	
17.75	57,439	28,178	-	-	-	6,905	11,897	25,313	
18.00	245,034	98,555	-	-	-	16,570	6,941	5,399	
18.25	63,299	31,174	-	-	-	18,276	15,285	2,734	
18.50	109,260	76,375	-	-	-	46,766	31,285	5,596	
18.75	81,875	55,370	-	-	-	9,502	5,042	13,541	
19.00	99,381	197,880	-	-	-	31,184	34,674	16,924	
19.25	122,386	89,884	-	-	-	43,911	11,366	8,895	
19.50	68,124	4,318,112	-	-	-	14,816	74,189	19,616	
19.75	47,435	926,856	-	-	-	20,671	19,058	24,606	
20.00	42,041	413,388	-	-	-	28,290	39,068	20,277	
20.25	27,315	177,323	-	-	-	30,392	23,970	9,688	
20.50	91,400	528,465	-	107,687	-	5,009,498	93,315	19,313	
20.75	22,547	196,603	-	64,246	-	851,513	80,215	8,642	
21.00	61,680	133,888	-	44,976	-	152,867	143,801	45,096	
21.25	6,727	96,941	-	4,476	-	8,235	109,875	9,229	
21.50	10	76,967	-	9,558	-	179,173	77,762	16,454	
21.75	4,379	124,741	-	-	-	8,827	30,952	4,907	
22.00 & above	6	214,704	-	-	-	103,886	143,460	6,286	
Total	18,149,568	19,376,692	7,852,506	326,508	21,433	8,695,748	1,169,539	432,185	
Weighted Average	13.74	16.29	0.00	14.65	-	17.51	18.48	15.59	

*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)

Sep-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 Interest	
J	K	L	M	N	O	P	Q	R	
417	3	-	-	-	-	967	8,047,972	00.00	
10,320	31	5	-	-	-	28,440	400,442	01.00*	
3,394	-	-	-	-	-	10,330	200,921	02.00*	
13,516	-	2,868	-	-	-	27,367	32,457	03.00*	
2,567	28	111	5	1	-	14,582	34,153	04.00*	
16,746	13	64	194	-	5	42,966	56,468	05.00*	
6,570	69	18	-	1	-	8,050	8,689	05.25	
1,039	7,681	2,314	1,784	-	13,315	31,435	31,652	05.50	
197	57	5	-	-	-	6,287	7,817	05.75	
664	14	55	0	1	1	17,292	58,373	06.00	
4,724	77	58	-	1	-	27,849	28,030	06.25	
224	124	158	42	1,679	1	11,369	13,594	06.50	
1	73	74	3	4	-	250	37,716	06.75	
1,300	258	181	17	65	5	28,344	35,566	07.00	
331	548	33	55	6	-	2,274	17,348	07.25	
2,491	724	235	168	1	63	6,069	7,629	07.50	
41	428	274	1	51	0	2,160	6,291	07.75	
844	2,355	316	55	1	8	26,008	39,140	08.00	
26	976	110	34	1	-	3,874	4,807	08.25	
3,960	322	603	106	3	4	13,722	184,171	08.50	
2,019	240	114	18	3	4	4,285	12,762	08.75	
2,821	178	3,643	54	-	3	9,171	27,877	09.00	
3,352	207	135	153	0	-	45,540	68,589	09.25	
1,341	293	106	216	1	26	4,587	29,761	09.50	
664	293	2,130	138	1	1	3,967	12,335	09.75	
14,113	586	542	49	34	40	17,694	36,653	10.00	
365	6,169	2,550	428	8	9	14,392	19,276	10.25	
3,586	1,979	286	302	4	30	6,343	7,781	10.50	
60	11,792	1,008	33	1	2	16,462	19,710	10.75	
2,924	2,262	216	237	39	8	7,407	405,985	11.00	
10	3,275	994	815	1	21	6,865	15,312	11.25	
3,830	7,950	340	538	8	6	13,162	36,039	11.50	
4,697	1,222	67	261	-	4	29,957	124,637	11.75	
943	17,918	1,026	1,025	27	18	41,143	71,406	12.00	
610	4,268	516	33	2	82	8,964	10,864	12.25	
2,081	3,744	1,444	657	10	-	8,288	44,304	12.50	
903	758	100	121	-	3	10,855	12,785	12.75	
11,211	1,741	1,067	298	1	-	16,674	24,021	13.00	
141	385	1,177	170	2	-	1,929	4,796	13.25	
1,246	2,791	1,112	130	9	64	5,573	10,629	13.50	
3,104	342	303	43	0	0	4,032	8,932	13.75	
6,128	1,491	477	1,554	247	-	15,118	82,037	14.00	
3,973	1,120	639	478	6	-	6,368	80,781	14.25	
15,766	3,124	508	196	56	-	21,967	41,562	14.50	
5,276	692	161	176	4	55	6,576	15,284	14.75	
21,251	992	4,118	113	3	-	27,880	48,066	15.00	
12,193	9	3,124	38	-	-	16,069	40,527	15.25	
26,974	6,621	2,184	1,979	4	-	40,055	44,929	15.50	
36,198	17,298	50	2	-	-	56,929	57,594	15.75	
66,250	1,741	203	778	-	-	81,045	197,543	16.00	
18,411	18	1,622	12	-	-	40,666	51,407	16.25	
72,127	108	238	153	-	-	73,280	88,852	16.50	
11,348	422	27	46	-	-	12,242	23,393	16.75	
45,088	5,628	75	47	-	-	53,894	73,182	17.00	
25,558	75	2	13	-	-	25,982	33,505	17.25	
5,615	9,644	507	62	-	-	24,944	37,559	17.50	
6,196	20	79	20	-	-	43,524	50,429	17.75	
63,341	2,428	539	19	0	-	78,667	95,237	18.00	
25,210	13	26	9	50	-	43,326	61,602	18.25	
27,574	9	91	24	-	-	64,579	111,345	18.50	
8,149	-	-	-	-	-	26,732	36,234	18.75	
66,918	40	2	3	-	-	118,560	149,744	19.00	
12,169	-	-	-	-	-	32,430	76,341	19.25	
26,249	35	12	10	0	-	120,112	134,928	19.50	
24,214	7	7	-	-	-	67,892	88,563	19.75	
96,472	22	60	30	-	-	155,928	184,218	20.00	
29,354	-	-	-	-	-	63,012	93,404	20.25	
52,418	297	5	21	-	-	165,369	5,282,555	20.50	
41,797	26	-	-	1	-	130,681	1,046,440	20.75	
175,605	3	-	21	-	-	364,525	562,369	21.00	
23,493	-	-	-	-	-	142,597	155,308	21.25	
42,859	10	3	3	-	-	137,091	325,822	21.50	
57,718	-	-	-	-	-	93,577	102,404	21.75	
211,121	27	148	24	-	-	361,066	464,952	22.00 & above	
1,492,406	134,096	41,262	14,012	2,335	13,775	3,299,610	20,195,806	Total	
18.32	12.73	11.50	12.01	8.14	5.69	17.62	17.47	Weighted Average	

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

2.5.3 Deposits Distributed by Rate of Overall Foreign

Rate of Interest	Mar-23		Jun-23		Sep-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	129,177	139,484	119,237	-	-	2,742	63	-	
01.00*	7,072	6,070	-	-	-	1,238	-	-	
02.00*	-	7,811	-	-	-	6,134	6,972	-	
03.00*	-	-	-	-	-	-	2,810	-	
04.00*	807	2,841	-	-	-	-	-	27	
05.00*	3,000	7,543	-	-	-	-	3,697	-	
05.25	-	100	-	-	-	-	-	-	
05.50	-	350	-	-	-	-	-	-	
05.75	100	-	-	-	-	-	505	-	
06.00	-	-	-	-	-	-	4,500	-	
06.25	-	-	-	-	-	-	-	-	
06.50	66	-	-	-	-	-	45	-	
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	-	-	-	-	-	-	-	
13.25	5	5	-	-	-	-	-	-	
13.50	43	10	-	-	-	-	-	-	
13.75	29	-	-	-	-	-	-	-	
14.00	-	-	-	-	-	-	1,564	-	
14.25	-	-	-	-	-	-	-	-	
14.50	5,770	170	-	-	-	-	-	-	
14.75	-	-	-	-	-	-	-	-	
15.00	625	625	-	-	-	-	2,924	-	
15.25	-	-	-	-	-	-	-	-	
15.50	197,833	-	-	-	-	-	-	-	
15.75	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	-	-	-	-	6,742	-	
18.75	9,115	32,574	-	-	-	-	28,773	-	
19.00	-	-	-	-	-	-	-	-	
19.25	-	-	-	-	-	-	-	-	
19.50	-	230,622	-	-	-	-	-	-	
19.75	-	1,404	-	-	-	-	-	-	
20.00	-	1	-	-	-	-	-	-	
20.25	-	-	-	-	-	-	-	-	
20.50	-	70,098	-	-	-	368,832	-	-	
20.75	-	21	-	-	-	-	-	-	
21.00	-	-	-	-	-	2,220	-	-	
21.25	-	-	-	-	-	-	-	-	
21.50	-	-	-	-	-	33	-	-	
21.75	-	-	-	-	-	-	-	-	
22.00 & above	-	-	-	-	-	-	-	-	
Total	468,370	510,768	119,237	-	-	381,198	58,595	27	
Weighted Average	15.06	18.11	-	-	-	19.99	13.58	4.00	

*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)

Sep-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 Interest	
J	K	L	M	N	O	P	Q	R	
-	-	-	-	-	-	63	122,041	00.00	
-	-	-	-	-	-	-	1,238	01.00*	
-	-	-	-	-	-	6,972	13,106	02.00*	
-	-	-	-	-	-	2,810	2,810	03.00*	
-	-	-	-	-	-	27	27	04.00*	
-	-	-	-	-	-	3,697	3,697	05.00*	
-	-	-	-	-	-	-	-	05.25	
-	-	-	-	-	-	-	-	05.50	
-	-	-	-	-	-	505	505	05.75	
-	-	-	-	-	-	4,500	4,500	06.00	
-	-	-	-	-	-	-	-	06.25	
-	-	-	-	-	-	45	45	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	
-	-	-	-	-	-	-	-	13.50	
-	-	-	-	-	-	-	-	13.75	
-	-	-	-	-	-	1,564	1,564	14.00	
-	-	-	-	-	-	-	-	14.25	
-	-	-	-	-	-	-	-	14.50	
-	-	-	-	-	-	-	-	14.75	
-	-	-	-	-	-	2,924	2,924	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	
-	-	-	-	-	-	6,742	6,742	18.50	
-	-	-	-	-	-	28,773	28,773	18.75	
-	-	-	-	-	-	-	-	19.00	
-	-	-	-	-	-	-	-	19.25	
-	-	-	-	-	-	-	-	19.50	
-	-	-	-	-	-	-	-	19.75	
-	-	-	-	-	-	-	-	20.00	
-	-	-	-	-	-	-	-	20.25	
-	-	-	-	-	-	-	368,832	20.50	
-	-	-	-	-	-	-	-	20.75	
-	-	-	-	-	-	-	2,220	21.00	
-	-	-	-	-	-	-	-	21.25	
-	-	-	-	-	-	-	33	21.50	
-	-	-	-	-	-	-	-	21.75	
-	-	-	-	-	-	-	-	22.00 & above	
5	-	-	-	-	-	58,628	559,062	Total	
13.10	-	-	-	-	-	13.57	19.13	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	493,604	1,514	299,732	1,159	11,716	14	37,217	35	7,953,365	53,203
25,000 to 50,000	51,808	1,823	45,893	1,669	551	20	1,001	35	427,128	16,024
50,000 to 100,000	135,442	10,340	42,387	2,997	526	38	850	61	480,638	31,873
100,000 to 150,000	23,132	2,787	21,356	2,620	278	34	533	65	199,612	24,011
150,000 to 200,000	14,425	2,481	13,840	2,278	215	37	340	59	136,616	23,026
200,000 to 300,000	22,031	5,480	16,449	3,993	313	77	462	114	171,487	41,438
300,000 to 400,000	13,962	4,861	8,951	3,095	186	64	346	120	99,606	34,357
400,000 to 500,000	10,726	4,779	6,101	2,724	149	67	249	112	64,977	28,992
500,000 to 750,000	28,308	16,846	8,458	5,161	269	163	512	313	110,828	67,400
750,000 to 1,000,000	10,370	9,026	5,545	4,811	206	180	385	334	64,698	56,276
1,000,000 to 2,000,000	26,654	36,561	16,462	24,914	566	802	991	1,395	130,133	179,426
2,000,000 to 3,000,000	14,959	35,689	6,777	16,234	335	825	484	1,198	56,541	137,015
3,000,000 to 4,000,000	6,944	23,827	3,770	12,941	239	818	321	1,103	34,921	119,927
4,000,000 to 5,000,000	4,838	21,569	2,551	11,424	161	712	288	1,286	21,402	95,377
5,000,000 to 6,000,000	4,114	22,134	2,121	11,393	123	669	229	1,240	18,863	101,433
6,000,000 to 7,000,000	4,416	28,663	1,575	10,168	106	690	177	1,145	11,131	71,709
7,000,000 to 8,000,000	2,133	15,906	975	7,293	115	859	156	1,160	8,451	63,079
8,000,000 to 9,000,000	1,598	13,573	996	8,424	126	1,052	115	972	6,973	58,957
9,000,000 to 10,000,000	1,292	12,221	792	7,473	59	557	175	1,703	5,431	51,424
10,000,000 to 100,000,000	11,949	287,271	12,067	390,710	1,455	50,977	1,695	55,262	51,918	1,415,546
100,000,000 to 500,000,000	518	95,227	3,883	824,998	611	136,357	503	106,747	5,086	969,505
500,000,000 to 1,000,000,000	38	27,169	655	423,266	211	132,861	112	74,321	551	364,157
1,000,000,000 to 5,000,000,000	33	63,955	620	1,119,939	342	662,711	137	308,919	432	824,461
5,000,000,000 to 10,000,000,000	-	-	47	297,522	24	157,246	26	182,233	43	293,970
10,000,000,000 & Over	-	-	26	511,557	21	342,836	17	263,950	30	576,441
Total	883,294	743,703	522,029	3,708,763	18,903	1,490,666	47,321	1,003,881	10,060,861	5,699,028

*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 Sep, 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	
83,693	295	56,177,154	127,968	75,482	184	64,638,359	182,859	65,131,963	184,373	Less Than 25,000
354,093	10,138	4,562,511	166,517	35,385	826	5,426,562	195,229	5,478,370	197,052	25,000 to 50,000
239,484	13,378	5,361,204	385,947	26,835	1,617	6,151,924	435,911	6,287,366	446,250	50,000 to 100,000
2,278	274	4,851,372	585,018	15,399	1,921	5,090,828	613,944	5,113,960	616,731	100,000 to 150,000
3,090	297	3,550,106	587,316	7,145	1,010	3,711,352	614,023	3,725,777	616,505	150,000 to 200,000
2,010	496	2,449,818	596,392	7,413	1,805	2,647,952	644,314	2,669,983	649,794	200,000 to 300,000
1,229	419	2,379,898	805,473	1,473	518	2,491,689	844,047	2,505,651	848,908	300,000 to 400,000
972	437	825,884	367,979	2,425	1,115	900,757	401,427	911,483	406,206	400,000 to 500,000
1,925	1,137	1,145,313	690,446	10,165	6,661	1,277,470	771,281	1,305,778	788,128	500,000 to 750,000
1,000	864	540,290	467,203	3,235	2,830	615,359	532,499	625,729	541,524	750,000 to 1,000,000
4,318	5,866	944,232	1,293,249	2,261	2,728	1,098,963	1,508,379	1,125,617	1,544,940	1,000,000 to 2,000,000
1,733	4,201	348,156	840,108	739	1,729	414,765	1,001,310	429,724	1,036,999	2,000,000 to 3,000,000
1,115	3,843	159,314	545,379	337	1,153	200,017	685,164	206,961	708,991	3,000,000 to 4,000,000
797	3,558	100,162	446,725	106	470	125,467	559,551	130,305	581,121	4,000,000 to 5,000,000
1,043	5,464	70,455	378,568	176	987	93,010	499,753	97,124	521,886	5,000,000 to 6,000,000
534	3,422	40,329	260,148	81	522	53,933	347,803	58,349	376,466	6,000,000 to 7,000,000
382	2,843	30,854	229,645	183	1,345	41,116	306,224	43,249	322,131	7,000,000 to 8,000,000
323	2,724	23,283	196,936	44	370	31,860	269,436	33,458	283,008	8,000,000 to 9,000,000
288	2,719	18,278	172,873	43	415	25,066	237,163	26,358	249,385	9,000,000 to 10,000,000
5,015	151,266	112,226	2,354,357	602	18,071	184,978	4,436,189	196,927	4,723,461	10,000,000 to 100,000,000
926	197,387	2,960	496,252	59	11,362	14,028	2,742,608	14,546	2,837,835	100,000,000 to 500,000,000
116	68,608	149	103,193	1	962	1,795	1,167,369	1,833	1,194,537	500,000,000 to 1,000,000,000
87	144,861	70	131,230	6	11,043	1,694	3,203,164	1,727	3,267,119	1,000,000,000 to 5,000,000,000
3	18,354	1	7,938	-	-	144	957,263	144	957,263	5,000,000,000 to 10,000,000,000
-	-	-	-	-	-	94	1,694,784	94	1,694,784	10,000,000,000 & Over
706,454	642,850	83,694,019	12,236,860	189,595	69,644	95,239,182	24,851,693	96,122,476	25,595,396	Total

2.7 Deposits Distributed by Type of Account

All

(Million Rupees)

Type of Accounts	Jun-23 R		Sep-23		Jul to Sep23				
	No. of Accounts	Amount	No. of Accounts	Amount	Debits				Total Debits
					Other Than			Total Debits	
					Over the Counter (OTC)	Fund Transfer(Paper based)	Fund Transfer(Online)		
I. Current Deposits	71,777,024	8,986,948	72,890,465	9,034,409	6,666,033	16,631,289	8,627,300	59,615,584	91,540,206
1) Basic Banking Accounts	4,262,673	224,767	4,186,924	228,413	21,642	1,779	29,231	389,498	442,151
II. Call Deposits	307,811	503,164	315,623	374,331	250,429	13,674	15,488	1,764,936	2,044,527
III. Other Deposit Accounts	160,692	681,292	180,899	562,880	303,909	1,417,167	356,365	3,634,774	5,712,215
IV. Saving Deposits	21,858,684	10,055,786	21,849,996	10,988,517	3,212,756	14,597,330	6,799,369	33,369,016	57,978,470
V. Fixed or Term Deposits	857,579	4,456,226	885,493	4,635,259	29,323	1,366,682	-	4,721,992	6,117,998
1) Less Than Three Months	64,783	673,957	56,120	670,711	5,785	1,022,835	-	3,839,608	4,868,228
2) For Three Months and Over but Less Than Six Months	40,005	788,696	40,406	697,242	8,472	263,647	-	329,642	601,761
3) For Six Months and Over but Less Than One Year	38,920	543,614	60,233	623,580	1,853	10,225	-	270,776	282,853
4) For One Year & Over but Less Than Two Years	426,308	1,960,481	455,186	2,170,238	11,703	69,559	-	247,485	328,747
5) For Two Years & Over but Less Than Three Years	22,402	64,567	15,450	59,285	109	79	-	2,646	2,835
6) For Three Years & Over but Less Than Four Years	32,290	80,405	30,205	74,159	496	109	-	5,470	6,076
7) For Four Years & Over but Less Than Five Years	35,898	48,218	42,022	29,652	181	0	-	14,245	14,426
8) For Five Years & Over but Less Than Ten Years	195,653	295,769	184,957	296,619	724	172	-	12,120	13,016
9) For Ten Years and Over	1,320	519	914	13,775	-	56	-	-	56
Total	94,961,790	24,683,416	96,122,476	25,595,396	10,462,452	34,026,142	15,798,521	103,106,302	163,393,417

* 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)

Jul to Sep23				
Credits				
Other than the Counter				
Over the Counter (OTC)	Fund Transfer(Paper based)	Fund Transfer(Online)	Others	Total Credits
6,198,393	9,881,902	24,736,979	61,952,864	102,770,138
14,163	5,424	26,378	551,871	597,837
183,092	4,055	10,070	1,817,935	2,015,152
535,954	1,355,068	370,642	4,736,025	6,997,689
4,564,459	7,857,515	7,610,506	26,689,812	46,722,292
726,199	801,986	-	4,281,320	5,809,506
694,851	404,164	-	3,363,532	4,462,546
9,034	276,223	-	237,158	522,415
1,488	18,130	-	304,575	324,193
20,102	103,380	-	360,742	484,223
81	15	-	643	739
172	26	-	736	934
183	-	-	5,085	5,268
288	49	-	8,850	9,186
-	-	-	-	-
12,208,096	19,900,526	32,728,197	99,477,957	164,314,776

Scheduled Banks

Advances

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Mar23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	239,461	101,980	240,390	94,555	241,426	102,143
II. Securities, Shares and Other						
Financial Instruments:	1,112	164,745	993	144,593	1,011	154,306
A. Quoted on the Stock Exchange:	637	69,022	557	74,021	546	74,783
1. To Stock Brokers and Dealers:	361	38,752	322	39,012	318	45,919
(a) Government and Other Trustee Securities	147	10,588	149	11,453	145	16,250
(b) Shares and Debentures	210	26,574	168	25,205	168	27,379
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	4	1,591	5	2,354	5	2,290
2. To Others:	276	30,270	235	35,009	228	28,864
(a) Government and Other Trustee Securities	74	1,325	67	6,047	63	756
(b) Shares and Debentures	162	19,315	134	19,071	132	18,200
(c) Participation Term Certificates	5	10	4	8	4	8
(d) Others	35	9,620	30	9,882	29	9,899
B. Unquoted on the Stock Exchange:	475	95,723	436	70,573	465	79,523
1. To Stock Brokers and Dealers:	147	11,850	141	11,451	121	11,161
(a) Government and Other Trustee Securities	1	0	1	0	1	0
(b) Shares and Debentures	140	11,559	135	11,168	117	11,001
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	6	291	5	282	3	160
2. To Others:	328	83,873	295	59,122	344	68,362
(a) Government and Other Trustee Securities	103	28,184	97	8,386	81	8,682
(b) Shares and Debentures	45	2,379	36	2,186	32	2,092
(c) Participation Term Certificates	1	-	-	-	-	-
(d) Others	179	53,309	162	48,549	231	57,588
III. Merchandise	73,703	3,001,916	67,812	2,777,643	68,957	2,880,256
A. Food Items:	22,989	949,630	20,336	819,941	20,065	846,884
1. Wheat	8,944	383,305	8,728	349,489	8,371	412,549
2. Rice and Paddy	3,141	139,485	2,647	103,956	2,447	108,375
3. Other Grains & Pulses:	524	9,686	516	8,321	547	16,629
(a) Indigenous	412	7,763	415	6,936	526	16,284
(b) Imported	112	1,923	101	1,385	21	345
4. Edible Oils:	1,758	92,209	1,549	92,358	1,546	95,660
(a) Indigenous	1,681	87,393	1,462	87,078	1,445	91,111
(b) Imported	77	4,816	87	5,280	101	4,549
5. Sugar:	1,689	239,849	1,521	184,128	1,303	126,800
(a) Indigenous	1,682	236,651	1,514	182,809	1,297	126,383
(b) Imported	7	3,199	7	1,320	6	417
6. Kariana And Spices	219	3,334	203	2,761	186	2,998
7. Fish And Fish Preparations	29	1,343	20	538	20	397
8. Other Food Items:	6,685	80,419	5,152	78,389	5,645	83,474
(a) Indigenous	6,652	79,525	5,121	77,390	5,621	82,981
(b) Imported	33	894	31	1,000	24	493
B. Raw Materials:	23,106	729,049	22,353	691,690	22,343	680,908
1. Cotton Raw:	14,691	175,546	14,392	165,220	14,372	170,407
(a) Indigenous	3,200	156,889	2,852	146,386	2,778	151,692
(b) Imported	11,491	18,657	11,540	18,833	11,594	18,714
2. Synthetic Fibers:	137	15,639	128	14,532	130	16,502
(a) Indigenous	105	13,403	95	13,499	81	15,340
(b) Imported	32	2,236	33	1,033	49	1,162
3. Fertilizers:	1,458	67,444	1,464	68,267	1,317	45,038
(a) Indigenous	1,445	61,249	1,450	63,257	1,304	40,417
(b) Imported	13	6,195	14	5,010	13	4,621
4. Petroleum Crude:	1,311	175,379	1,330	149,959	1,307	142,281
(a) Indigenous	1,244	127,686	1,260	106,138	1,244	99,655
(b) Imported	67	47,693	70	43,820	63	42,626
5. Iron and Steel:	2,476	125,651	2,165	123,239	2,139	122,400
(a) Indigenous	1,695	82,150	1,586	82,144	1,680	90,624
(b) Imported	781	43,501	579	41,095	459	31,776
6. Wool & Goat Hair	2	15	2	15	1	15
7. Hides & Skins	173	5,481	156	4,996	157	5,286
8. Oil Seeds	206	11,721	267	10,971	273	12,913
9. Pesticides & Insecticides:	476	6,153	464	6,729	439	5,084
(a) Indigenous	458	5,143	449	6,232	427	4,672
(b) Imported	18	1,011	15	497	12	412
10. Other Raw Materials:	2,176	146,021	1,985	147,762	2,208	160,984
(a) Indigenous	1,929	132,707	1,809	137,203	1,978	149,900
(b) Imported	247	13,313	176	10,559	230	11,084

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Mar23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
C. Finished/Manufactured Goods:	27,608	1,323,236	25,123	1,266,012	26,549	1,352,464
1. Cotton Textiles:	4,925	292,431	4,812	296,950	5,020	311,569
(a) Indigenous	4,708	281,539	4,599	286,445	4,811	298,683
(b) Imported	217	10,892	213	10,506	209	12,886
2. Cotton Yarn:	2,523	92,688	2,488	89,549	2,273	114,674
(a) Indigenous	2,482	90,980	2,445	88,077	2,233	113,521
(b) Imported	41	1,709	43	1,472	40	1,152
3. Other Textiles:	3,631	227,078	3,430	232,393	3,449	237,551
(a) Indigenous	3,606	225,084	3,404	228,627	3,424	234,197
(b) Imported	25	1,994	26	3,766	25	3,354
4. Machinery:	1,273	70,178	1,210	55,335	1,171	53,159
(a) Indigenous	712	34,279	669	32,309	676	32,022
(b) Imported	561	35,899	541	23,026	495	21,137
5. Handloom Products	2	38	3	64	-	-
6. Carpets & Rugs	33	958	29	917	34	912
7. Readymade Garments	1,725	100,150	1,564	93,333	1,532	103,300
8. Cement and Cement Products:	676	141,797	666	147,194	653	136,655
(a) Indigenous	657	138,486	650	144,502	623	133,193
(b) Imported	19	3,310	16	2,693	30	3,461
9. Sports Goods	120	2,686	93	1,586	95	1,692
10. Surgical Instruments	189	8,822	171	7,472	165	6,709
11. Chemicals & Dyes	1,851	62,269	1,732	61,568	1,732	62,545
12. Other Finished Goods:	10,660	324,141	8,925	279,650	10,425	323,699
(a) Indigenous	10,209	307,157	8,575	270,273	9,878	307,489
(b) Imported	451	16,985	350	9,377	547	16,210
IV. Fixed Assets Including Machinery	452,992	2,152,522	435,573	2,160,035	404,507	2,052,716
A. Transport Equipment	434,075	817,171	416,663	781,707	386,007	764,058
B. Furniture & Fixtures	354	15,889	334	15,350	344	16,402
C. Office Equipment	371	46,170	392	46,523	375	47,771
D. Other Machinery & Equipment	18,192	1,273,292	18,184	1,316,454	17,781	1,224,485
V. Real Estate	645,412	1,701,059	627,866	1,704,776	608,769	1,684,011
A. Land	515,733	581,000	494,352	569,126	474,642	566,148
1. Residential	12,189	223,357	11,599	212,341	12,712	226,199
(a) House	10,094	213,457	9,704	206,207	11,984	223,221
(b) Flat	2,095	9,900	1,895	6,133	728	2,978
2. Non-Residential	503,544	357,643	482,753	356,785	461,930	339,949
(a) Commercial	14,899	171,688	15,014	165,286	14,289	160,015
(b) Industrial	855	36,214	1,230	36,643	621	18,790
(c) Agriculture	487,322	139,443	466,105	143,618	446,798	154,895
(d) Others	468	10,298	404	11,238	222	6,249
B. Buildings:	129,679	1,120,060	133,514	1,135,650	134,127	1,117,863
1. Residential	116,374	644,172	120,927	663,681	121,670	646,462
(a) House	101,883	558,063	106,969	578,158	110,461	563,250
(b) Flat	14,491	86,109	13,958	85,524	11,209	83,212
2. Non-Residential	13,305	475,887	12,587	471,969	12,457	471,401
(a) Commercial	6,146	231,842	5,832	230,635	5,877	236,543
(b) Industrial	3,220	180,075	3,053	179,629	3,065	176,892
(c) Agriculture	2,689	35,995	2,388	36,827	2,508	42,078
(d) Others	1,250	27,975	1,314	24,879	1,007	15,888
VI. Fixed Deposits and Insurance Policies	27,420	463,342	26,046	456,416	25,062	443,891
A. Bank Deposits	27,269	461,087	25,921	454,713	24,954	442,494
1. Security Deposits	2,601	31,297	2,368	55,533	2,360	31,086
2. Term Deposits (TDRs)	18,229	401,984	17,153	359,708	17,016	386,756
3. Other Deposits	6,439	27,806	6,400	39,472	5,578	24,652
B. Insurance Policies	151	2,254	125	1,703	108	1,397
VII. Others	426,519	3,663,177	448,460	4,258,728	452,323	3,906,222
A. Other Secured Advances	120,594	1,629,015	124,790	1,659,541	125,892	1,625,292
1. Receivables	97,285	607,277	98,531	524,759	102,056	531,975
2. Employees Benefits	3,152	574	3,357	599	1,470	274
3. Others	20,157	1,021,164	22,902	1,134,184	22,366	1,093,044
B. Advances Secured by Guarantee(s)	305,925	2,034,162	323,670	2,599,187	326,431	2,280,930
1. Institutional Guarantee(s)	6,700	1,821,513	6,917	2,386,071	6,922	2,076,825
2. Individual Guarantee(s)	299,225	212,649	316,753	213,116	319,509	204,105
VIII. Unsecured Advances	2,499,248	206,379	2,606,408	211,171	2,563,220	218,663
1. Credit Cards	1,965,239	89,212	2,058,512	93,756	2,016,588	103,117
2. Personal Loan	515,583	109,232	525,455	109,094	518,918	106,031
3. Others	18,426	7,934	22,441	8,321	27,714	9,515
Total	4,365,867	11,455,120	4,453,548	11,807,917	4,365,275	11,442,207

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Mar-23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	225,228	93,388	226,500	85,842	227,991	93,260
II. Securities, Shares and Other						
Financial Instruments:	282	57,696	256	52,780	315	63,675
A. Quoted on the Stock Exchange:	102	3,353	91	2,857	88	3,481
1. To Stock Brokers and Dealers:	12	1,677	11	1,595	12	1,988
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	12	1,677	11	1,595	12	1,988
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	90	1,676	80	1,262	76	1,493
(a) Government and Other Trustee Securities	70	1,275	62	943	58	724
(b) Shares and Debentures	19	396	17	314	17	763
(c) Participation Term Certificates	1	5	1	5	1	5
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	180	54,343	165	49,923	227	60,194
1. To Stock Brokers and Dealers:	6	777	6	771	6	771
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	6	777	6	771	6	771
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	174	53,566	159	49,152	221	59,423
(a) Government and Other Trustee Securities	31	6,812	26	6,580	20	6,631
(b) Shares and Debentures	2	798	4	798	2	798
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	141	45,957	129	41,774	199	51,994
III. Merchandise	17,690	500,438	17,575	504,098	17,803	527,053
A. Food Items:	1,193	169,181	1,165	179,599	1,286	192,882
1. Wheat	84	74,656	85	95,803	85	101,527
2. Rice and Paddy	369	32,189	348	25,066	358	46,262
3. Other Grains & Pulses:	25	236	24	182	22	157
(a) Indigenous	22	234	22	180	21	154
(b) Imported	3	3	2	2	1	3
4. Edible Oils:	150	5,726	157	8,259	173	8,919
(a) Indigenous	150	5,726	157	8,259	173	8,919
(b) Imported	-	-	-	-	-	-
5. Sugar:	185	48,133	182	43,169	182	27,960
(a) Indigenous	185	48,133	182	43,169	182	27,960
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	16	32	14	41	14	31
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	364	8,208	355	7,080	452	8,026
(a) Indigenous	364	8,208	355	7,080	452	8,026
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	13,152	152,640	13,205	154,803	13,252	148,584
1. Cotton Raw:	11,747	27,898	11,793	29,284	11,799	29,267
(a) Indigenous	534	22,626	514	23,634	480	23,053
(b) Imported	11,213	5,271	11,279	5,649	11,319	6,214
2. Synthetic Fibers:	2	209	2	208	3	220
(a) Indigenous	1	9	1	8	2	20
(b) Imported	1	200	1	200	1	200
3. Fertilizers:	513	8,843	511	9,742	515	6,786
(a) Indigenous	513	8,843	511	9,742	515	6,786
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	32	49,658	32	50,034	33	46,919
(a) Indigenous	17	45,861	17	46,509	17	43,840
(b) Imported	15	3,797	15	3,524	16	3,078
5. Iron and Steel:	153	10,000	151	13,206	151	14,311
(a) Indigenous	125	6,013	123	6,376	123	6,614
(b) Imported	28	3,987	28	6,830	28	7,697
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	3	12	3	12	3	12
8. Oil Seeds	2	9	2	9	2	10
9. Pesticides & Insecticides:	39	659	38	708	31	198
(a) Indigenous	39	659	38	708	31	198
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	661	55,351	673	51,599	715	50,863
(a) Indigenous	658	55,348	670	51,596	712	50,859
(b) Imported	3	4	3	4	3	4

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Mar-23		Jun-23		Sep-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	3,345	178,618	3,205	169,696	3,265	185,587
1. Cotton Textiles:	981	46,979	989	46,144	1,024	51,045
(a) Indigenous	905	41,495	912	40,826	955	44,623
(b) Imported	76	5,484	77	5,318	69	6,422
2. Cotton Yarn:	513	27,464	510	26,130	529	26,638
(a) Indigenous	485	27,275	482	25,941	499	26,415
(b) Imported	28	188	28	188	30	222
3. Other Textiles:	200	25,857	196	23,995	192	28,032
(a) Indigenous	182	25,061	179	23,289	178	27,807
(b) Imported	18	796	17	706	14	225
4. Machinery:	22	1,586	23	1,575	23	1,329
(a) Indigenous	17	24	18	25	18	28
(b) Imported	5	1,562	5	1,549	5	1,301
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	14	391	9	366	12	364
7. Readymade Garments	213	20,460	202	19,703	232	22,661
8. Cement and Cement Products:	71	19,708	66	17,890	62	18,065
(a) Indigenous	71	19,708	66	17,890	62	18,065
(b) Imported	-	-	-	-	-	-
9. Sports Goods	7	98	7	83	7	82
10. Surgical Instruments	6	39	6	62	6	40
11. Chemicals & Dyes	187	6,269	172	7,086	167	7,415
12. Other Finished Goods:	1,131	29,768	1,025	26,661	1,011	29,171
(a) Indigenous	1,093	28,631	989	25,670	974	28,682
(b) Imported	38	1,136	36	992	37	1,234
IV. Fixed Assets Including Machinery	73,056	309,517	73,094	304,501	73,087	306,195
A. Transport Equipment	66,965	99,957	66,580	97,218	66,521	97,942
B. Furniture & Fixtures	27	7,850	28	7,026	25	7,001
C. Office Equipment	63	5,946	65	5,918	64	5,925
D. Other Machinery & Equipment	6,001	195,764	6,421	194,339	6,477	195,327
V. Real Estate	524,160	444,581	503,230	456,429	482,983	457,939
A. Land	474,348	219,912	453,253	226,812	432,820	228,879
1. Residential	3,353	67,940	3,210	68,951	3,246	65,646
(a) House	3,353	67,940	3,210	68,951	3,245	65,418
(b) Flat	-	-	-	-	1	227
2. Non-Residential	470,995	151,972	450,043	157,861	429,574	163,233
(a) Commercial	3,121	36,502	3,337	38,346	3,280	35,871
(b) Industrial	63	1,256	64	1,359	80	3,055
(c) Agriculture	467,811	114,214	446,635	118,142	426,209	122,189
(d) Others	-	-	7	15	5	2,118
B. Buildings:	49,812	224,669	49,977	229,617	50,163	229,060
1. Residential	45,847	105,029	46,047	107,081	46,197	109,634
(a) House	45,807	104,867	46,004	106,918	45,918	108,894
(b) Flat	40	162	43	163	279	740
2. Non-Residential	3,965	119,640	3,930	122,536	3,966	119,426
(a) Commercial	2,220	93,815	2,219	96,092	2,277	93,999
(b) Industrial	250	14,608	265	14,049	270	12,699
(c) Agriculture	1,462	9,164	1,422	10,898	1,397	10,992
(d) Others	33	2,053	24	1,498	22	1,737
VI. Fixed Deposits and Insurance Policies	349	14,276	342	12,902	353	14,435
A. Bank Deposits	286	14,056	295	12,755	310	14,311
1. Security Deposits	191	13,059	197	10,813	202	12,395
2. Term Deposits (TDRs)	49	475	45	1,524	50	1,828
3. Other Deposits	46	521	53	418	58	88
B. Insurance Policies	63	219	47	147	43	124
VII. Others	271,510	723,942	273,033	1,110,923	274,231	1,061,201
A. Other Secured Advances	10,928	119,615	11,023	113,107	11,274	111,732
1. Receivables	1	20	3	390	3	250
2. Employees Benefits	-	-	-	-	-	-
3. Others	10,927	119,595	11,020	112,717	11,271	111,482
B. Advances Secured by Guarantee(s)	260,582	604,328	262,010	997,816	262,957	949,469
1. Institutional Guarantee(s)	3,918	447,565	3,889	838,535	3,836	795,626
2. Individual Guarantee(s)	256,664	156,763	258,121	159,281	259,121	153,844
VIII. Unsecured Advances	81,266	16,466	85,830	16,918	85,081	17,568
1. Credit Cards	5,445	281	9,397	375	7,846	543
2. Personal Loan	63,785	12,139	64,264	12,522	65,038	12,955
3. Others	12,036	4,047	12,169	4,022	12,197	4,071
Total	1,193,541	2,160,305	1,179,860	2,544,393	1,161,844	2,541,326

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Mar-23		Jun-23		Sep-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	14,233	8,593	13,890	8,714	13,435	8,883
II. Securities, Shares and Other						
Financial Instruments:						
A. Quoted on the Stock Exchange:	830	107,048	737	91,813	696	90,631
1. To Stock Brokers and Dealers:	349	37,075	311	37,416	306	43,931
(a) Government and Other Trustee Securities	147	10,588	149	11,453	145	16,250
(b) Shares and Debentures	198	24,897	157	23,609	156	25,391
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	4	1,591	5	2,354	5	2,290
2. To Others:	186	28,594	155	33,747	152	27,371
(a) Government and Other Trustee Securities	4	50	5	5,104	5	32
(b) Shares and Debentures	143	18,919	117	18,757	115	17,437
(c) Participation Term Certificates	4	5	3	3	3	3
(d) Others	35	9,620	30	9,882	29	9,899
B. Unquoted on the Stock Exchange:	295	41,379	271	20,649	238	19,329
1. To Stock Brokers and Dealers:	141	11,073	135	10,679	115	10,389
(a) Government and Other Trustee Securities	1	0	1	0	1	0
(b) Shares and Debentures	134	10,782	129	10,397	111	10,229
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	6	291	5	282	3	160
2. To Others:	154	30,307	136	9,970	123	8,939
(a) Government and Other Trustee Securities	72	21,373	71	1,806	61	2,051
(b) Shares and Debentures	43	1,582	32	1,389	30	1,294
(c) Participation Term Certificates	1	-	-	-	-	-
(d) Others	38	7,352	33	6,775	32	5,594
III. Merchandise	55,990	2,499,060	50,212	2,271,392	51,141	2,351,602
A. Food Items:	21,796	780,449	19,171	640,342	18,779	654,002
1. Wheat	8,860	308,649	8,643	253,686	8,286	311,023
2. Rice and Paddy	2,772	107,296	2,299	78,890	2,089	62,114
3. Other Grains & Pulses:	499	9,450	492	8,139	525	16,472
(a) Indigenous	390	7,529	393	6,756	505	16,130
(b) Imported	109	1,920	99	1,383	20	342
4. Edible Oils:	1,608	86,483	1,392	84,099	1,373	86,741
(a) Indigenous	1,531	81,667	1,305	78,819	1,272	82,192
(b) Imported	77	4,816	87	5,280	101	4,549
5. Sugar:	1,504	191,716	1,339	140,960	1,121	98,841
(a) Indigenous	1,497	188,517	1,332	139,640	1,115	98,424
(b) Imported	7	3,199	7	1,320	6	417
6. Kariana And Spices	203	3,302	189	2,720	172	2,967
7. Fish And Fish Preparations	29	1,343	20	538	20	397
8. Other Food Items:	6,321	72,211	4,797	71,309	5,193	75,448
(a) Indigenous	6,288	71,317	4,766	70,310	5,169	74,955
(b) Imported	33	894	31	1,000	24	493
B. Raw Materials:	9,950	575,351	9,144	535,774	9,089	531,360
1. Cotton Raw:	2,944	147,648	2,599	135,936	2,573	141,140
(a) Indigenous	2,666	134,262	2,338	122,752	2,298	128,639
(b) Imported	278	13,386	261	13,184	275	12,501
2. Synthetic Fibers:	135	15,430	126	14,324	127	16,281
(a) Indigenous	104	13,394	94	13,491	79	15,320
(b) Imported	31	2,036	32	833	48	962
3. Fertilizers:	945	58,601	953	58,525	802	38,252
(a) Indigenous	932	52,406	939	53,515	789	33,631
(b) Imported	13	6,195	14	5,010	13	4,621
4. Petroleum Crude:	1,278	125,681	1,297	99,877	1,274	95,362
(a) Indigenous	1,227	81,825	1,243	59,629	1,227	55,815
(b) Imported	51	43,856	54	40,248	47	39,547
5. Iron and Steel:	2,323	115,651	2,014	110,033	1,988	108,089
(a) Indigenous	1,570	76,137	1,463	75,769	1,557	84,010
(b) Imported	753	39,514	551	34,265	431	24,079
6. Wool & Goat Hair	2	15	2	15	1	15
7. Hides & Skins	170	5,469	153	4,984	154	5,274
8. Oil Seeds	204	11,712	265	10,962	271	12,903
9. Pesticides & Insecticides:	437	5,494	426	6,021	408	4,886
(a) Indigenous	419	4,483	411	5,523	396	4,475
(b) Imported	18	1,011	15	497	12	412
10. Other Raw Materials:	1,512	89,650	1,309	95,098	1,491	109,158
(a) Indigenous	1,268	76,341	1,136	84,542	1,264	98,078
(b) Imported	244	13,310	173	10,556	227	11,080

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Mar-23		Jun-23		Sep-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	24,244	1,143,260	21,897	1,095,276	23,273	1,166,240
1. Cotton Textiles:	3,943	245,233	3,822	250,587	3,996	260,524
(a) Indigenous	3,802	239,825	3,686	245,399	3,856	254,060
(b) Imported	141	5,408	136	5,188	140	6,464
2. Cotton Yarn:	2,008	65,108	1,976	63,303	1,744	88,036
(a) Indigenous	1,995	63,588	1,961	62,019	1,734	87,106
(b) Imported	13	1,520	15	1,284	10	930
3. Other Textiles:	3,426	200,806	3,229	207,981	3,253	209,141
(a) Indigenous	3,419	199,608	3,220	204,921	3,242	206,011
(b) Imported	7	1,199	9	3,060	11	3,129
4. Machinery:	1,250	68,294	1,186	53,760	1,147	51,830
(a) Indigenous	694	33,957	650	32,283	657	31,994
(b) Imported	556	34,337	536	21,477	490	19,836
5. Handloom Products	2	38	3	64	-	-
6. Carpets & Rugs	19	567	20	551	22	548
7. Readymade Garments	1,511	79,659	1,361	73,599	1,300	80,639
8. Cement and Cement Products:	605	122,089	600	129,304	591	118,590
(a) Indigenous	586	118,778	584	126,612	561	115,128
(b) Imported	19	3,310	16	2,693	30	3,461
9. Sports Goods	113	2,588	86	1,503	88	1,610
10. Surgical Instruments	183	8,783	164	7,410	158	6,548
11. Chemicals & Dyes	1,663	55,984	1,559	54,466	1,564	55,116
12. Other Finished Goods:	9,521	294,112	7,891	252,749	9,410	293,659
(a) Indigenous	9,108	278,264	7,577	244,364	8,900	278,683
(b) Imported	413	15,849	314	8,385	510	14,975
IV. Fixed Assets Including Machinery	379,844	1,839,745	362,390	1,852,943	331,332	1,743,915
A. Transport Equipment	367,024	717,095	349,999	684,357	319,403	665,965
B. Furniture & Fixtures	327	8,039	306	8,324	319	9,402
C. Office Equipment	308	40,224	327	40,605	311	41,845
D. Other Machinery & Equipment	12,185	1,074,387	11,758	1,119,657	11,299	1,026,703
V. Real Estate	121,076	1,251,602	124,466	1,243,829	125,638	1,222,179
A. Land	41,362	359,663	41,076	340,895	41,818	336,449
1. Residential	8,836	155,417	8,389	143,390	9,466	160,554
(a) House	6,741	145,517	6,494	137,257	8,739	157,803
(b) Flat	2,095	9,900	1,895	6,133	727	2,750
2. Non-Residential	32,526	204,246	32,687	197,504	32,352	175,896
(a) Commercial	11,774	134,325	11,675	126,780	11,007	124,004
(b) Industrial	792	34,958	1,164	34,604	539	15,055
(c) Agriculture	19,511	25,229	19,470	25,476	20,589	32,706
(d) Others	449	9,733	378	10,644	217	4,131
B. Buildings:	79,714	891,939	83,390	902,934	83,820	885,730
1. Residential	70,377	538,715	74,736	556,158	75,332	536,412
(a) House	55,962	452,916	60,856	470,971	64,433	454,092
(b) Flat	14,415	85,799	13,880	85,188	10,899	82,320
2. Non-Residential	9,337	353,224	8,654	346,776	8,488	349,318
(a) Commercial	3,923	135,003	3,611	132,906	3,597	139,887
(b) Industrial	2,970	165,467	2,787	164,560	2,795	164,193
(c) Agriculture	1,227	26,831	966	25,928	1,111	31,087
(d) Others	1,217	25,923	1,290	23,381	985	14,151
VI. Fixed Deposits and Insurance Policies	27,068	448,785	25,701	443,199	24,706	429,067
A. Bank Deposits	26,980	446,750	25,623	441,643	24,641	427,794
1. Security Deposits	2,407	17,956	2,168	44,406	2,155	18,301
2. Term Deposits (TDRs)	18,180	401,509	17,108	358,183	16,966	384,928
3. Other Deposits	6,393	27,285	6,347	39,054	5,520	24,565
B. Insurance Policies	88	2,035	78	1,555	65	1,273
VII. Others	154,820	2,580,256	175,260	2,704,357	177,950	2,410,011
A. Other Secured Advances	109,550	1,183,891	113,676	1,149,125	114,558	1,124,855
1. Receivables	97,280	606,831	98,520	522,591	102,048	531,287
2. Employees Benefits	3,122	564	3,325	581	1,436	258
3. Others	9,148	576,497	11,831	625,953	11,074	593,311
B. Advances Secured by Guarantee(s)	45,270	1,396,364	61,584	1,555,232	63,392	1,285,156
1. Institutional Guarantee(s)	2,709	1,340,477	2,952	1,501,396	3,004	1,234,894
2. Individual Guarantee(s)	42,561	55,887	58,632	53,835	60,388	50,262
VIII. Unsecured Advances	2,417,962	189,903	2,520,560	194,245	2,478,121	201,090
1. Credit Cards	1,959,794	88,932	2,049,115	93,381	2,008,742	102,575
2. Personal Loan	451,779	97,088	461,174	96,568	453,863	93,072
3. Others	6,389	3,883	10,271	4,296	15,516	5,443
Total	3,171,823	8,924,991	3,273,216	8,810,492	3,203,019	8,457,378

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Mar-23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
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	23	2,417	25	2,153	13	1,600
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:	4	1,059	4	1,113	2	964
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	48	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	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:	3	1,019	3	1,065	2	964
(a) Indigenous	3	1,019	3	1,065	2	964
(b) Imported	-	-	-	-	-	-

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Mar-23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
C. Finished/Manufactured Goods:	19	1,358	21	1,040	11	637
1. Cotton Textiles:	1	219	1	219	-	-
(a) Indigenous	1	219	1	219	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	2	117	2	117	-	-
(a) Indigenous	2	117	2	117	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	5	415	5	417	4	379
(a) Indigenous	5	415	5	417	4	379
(b) Imported	-	-	-	-	-	-
4. Machinery:	1	298	1	-	1	-
(a) Indigenous	1	298	1	-	1	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	1	31	1	32	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	1	-	1	121
11. Chemicals & Dyes	1	17	1	15	1	14
12. Other Finished Goods:	8	261	9	239	4	123
(a) Indigenous	8	261	9	239	4	123
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	92	3,260	89	2,591	88	2,605
A. Transport Equipment	86	118	84	132	83	150
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	6	3,142	5	2,459	5	2,455
V. Real Estate	176	4,877	170	4,517	148	3,893
A. Land	23	1,425	23	1,419	4	820
1. Residential	-	-	-	-	-	-
(a) House	-	-	-	-	-	-
(b) Flat	-	-	-	-	-	-
2. Non-Residential	23	1,425	23	1,419	4	820
(a) Commercial	4	860	2	160	2	140
(b) Industrial	-	-	2	680	2	680
(c) Agriculture	-	-	-	-	-	-
(d) Others	19	565	19	579	-	-
B. Buildings:	153	3,452	147	3,098	144	3,073
1. Residential	150	428	144	441	141	416
(a) House	114	279	109	268	110	264
(b) Flat	36	149	35	173	31	152
2. Non-Residential	3	3,024	3	2,657	3	2,657
(a) Commercial	3	3,024	2	1,637	3	2,657
(b) Industrial	-	-	1	1,020	-	-
(c) Agriculture	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
VI. Fixed Deposits and Insurance Policies	3	281	3	315	3	389
A. Bank Deposits	3	281	3	315	3	389
1. Security Deposits	3	281	3	315	3	389
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	189	358,979	167	443,448	142	435,009
A. Other Secured Advances	116	325,509	91	397,309	60	388,704
1. Receivables	4	427	8	1,778	5	438
2. Employees Benefits	30	10	32	17	34	16
3. Others	82	325,072	51	395,513	21	388,251
B. Advances Secured by Guarantee(s)	73	33,470	76	46,139	82	46,305
1. Institutional Guarantee(s)	73	33,470	76	46,139	82	46,305
2. Individual Guarantee(s)	-	-	-	-	-	-
VIII. Unsecured Advances	20	9	18	7	18	5
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	19	6	17	4	17	4
3. Others	1	4	1	3	1	1
Total	503	369,824	472	453,032	412	443,502

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

Security	Mar-23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	239,461	101,980	240,390	94,555	241,426	102,143
II. Securities, Shares and Other						
Financial Instruments:	993	154,213	918	132,486	914	141,576
A. Quoted on the Stock Exchange:	553	62,183	501	67,543	492	67,811
1. To Stock Brokers and Dealers:	288	34,171	273	34,843	274	41,600
(a) Government and Other Trustee Securities	147	10,588	149	11,453	145	16,250
(b) Shares and Debentures	137	21,993	119	21,036	124	23,059
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	4	1,591	5	2,354	5	2,290
2. To Others:	265	28,012	228	32,699	218	26,212
(a) Government and Other Trustee Securities	74	1,325	67	6,047	62	741
(b) Shares and Debentures	153	17,758	129	17,461	125	16,263
(c) Participation Term Certificates	5	10	4	8	4	8
(d) Others	33	8,920	28	9,182	27	9,199
B. Unquoted on the Stock Exchange:	440	92,029	417	64,943	422	73,765
1. To Stock Brokers and Dealers:	146	11,750	140	11,351	120	11,061
(a) Government and Other Trustee Securities	1	0	1	0	1	0
(b) Shares and Debentures	139	11,459	134	11,068	116	10,901
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	6	291	5	282	3	160
2. To Others:	294	80,279	277	53,593	302	62,704
(a) Government and Other Trustee Securities	102	28,132	96	8,334	80	8,630
(b) Shares and Debentures	45	2,379	36	2,186	32	2,092
(c) Participation Term Certificates	1	-	-	-	-	-
(d) Others	146	49,767	145	43,072	190	51,982
III. Merchandise	53,446	2,160,225	50,091	1,918,355	51,159	2,027,635
A. Food Items:	16,241	673,024	15,262	540,397	15,137	616,897
1. Wheat	8,609	269,409	8,259	215,912	7,868	323,097
2. Rice and Paddy	2,585	116,457	2,255	85,639	2,146	96,188
3. Other Grains & Pulses:	313	4,367	311	2,676	399	4,432
(a) Indigenous	283	3,569	288	2,291	387	4,269
(b) Imported	30	798	23	385	12	163
4. Edible Oils:	1,072	43,952	972	42,667	998	42,351
(a) Indigenous	1,012	39,627	891	37,835	900	38,086
(b) Imported	60	4,325	81	4,832	98	4,265
5. Sugar:	948	172,967	818	128,460	716	87,807
(a) Indigenous	945	170,398	816	127,760	714	87,807
(b) Imported	3	2,569	2	700	2	-
6. Kariana And Spices	201	1,365	188	1,318	173	1,612
7. Fish And Fish Preparations	23	1,313	20	538	20	397
8. Other Food Items:	2,490	63,195	2,439	63,187	2,817	61,012
(a) Indigenous	2,457	62,301	2,408	62,187	2,793	60,520
(b) Imported	33	894	31	1,000	24	493
B. Raw Materials:	19,718	527,387	19,184	491,961	19,272	474,937
1. Cotton Raw:	13,594	126,816	13,435	120,617	13,517	127,853
(a) Indigenous	2,189	110,777	1,971	103,685	2,018	111,489
(b) Imported	11,405	16,039	11,464	16,932	11,499	16,364
2. Synthetic Fibers:	94	14,421	85	13,324	86	15,317
(a) Indigenous	81	12,675	72	12,828	61	14,745
(b) Imported	13	1,746	13	497	25	571
3. Fertilizers:	1,192	52,127	1,183	52,238	1,124	31,638
(a) Indigenous	1,181	46,463	1,171	47,482	1,112	27,018
(b) Imported	11	5,663	12	4,756	12	4,621
4. Petroleum Crude:	1,002	137,486	1,012	111,003	1,052	104,794
(a) Indigenous	962	102,861	970	81,947	1,015	75,969
(b) Imported	40	34,626	42	29,056	37	28,826
5. Iron and Steel:	1,851	84,920	1,602	85,008	1,583	86,927
(a) Indigenous	1,333	59,429	1,250	60,532	1,270	61,932
(b) Imported	518	25,490	352	24,476	313	24,995
6. Wool & Goat Hair	2	15	2	15	1	15
7. Hides & Skins	78	2,207	77	1,758	76	1,717
8. Oil Seeds	105	5,482	112	4,824	106	5,429
9. Pesticides & Insecticides:	361	4,931	368	5,378	349	3,871
(a) Indigenous	358	4,500	365	5,359	348	3,857
(b) Imported	3	432	3	19	1	15
10. Other Raw Materials:	1,439	98,983	1,308	97,796	1,378	97,375
(a) Indigenous	1,278	88,667	1,213	90,151	1,241	89,091
(b) Imported	161	10,316	95	7,645	137	8,284

3.1.4 Advances Classified by Securities

Conventional Banking

(Million Rupees)

Security	Mar-23		Jun-23		Sep-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	17,487	959,814	15,645	885,997	16,750	935,801
1. Cotton Textiles:	3,247	233,392	3,065	220,395	3,062	234,701
(a) Indigenous	3,166	226,889	2,980	214,433	2,987	227,604
(b) Imported	81	6,503	85	5,961	75	7,097
2. Cotton Yarn:	1,117	58,010	1,111	56,388	1,157	64,736
(a) Indigenous	1,081	57,262	1,072	55,574	1,122	64,253
(b) Imported	36	748	39	814	35	483
3. Other Textiles:	2,483	178,842	2,362	180,738	2,406	183,855
(a) Indigenous	2,458	176,847	2,336	176,973	2,381	180,501
(b) Imported	25	1,994	26	3,766	25	3,354
4. Machinery:	732	36,791	671	21,262	667	21,180
(a) Indigenous	542	17,864	499	15,256	493	14,652
(b) Imported	190	18,926	172	6,005	174	6,528
5. Handloom Products	2	38	3	64	-	-
6. Carpets & Rugs	31	872	27	840	32	842
7. Readymade Garments	1,397	70,756	1,259	66,811	1,175	72,947
8. Cement and Cement Products:	511	109,529	509	104,208	495	94,809
(a) Indigenous	505	106,673	503	102,075	489	91,904
(b) Imported	6	2,857	6	2,133	6	2,905
9. Sports Goods	116	1,930	91	1,538	92	1,450
10. Surgical Instruments	97	1,677	88	1,348	78	1,647
11. Chemicals & Dyes	1,087	38,676	1,031	38,912	1,063	39,380
12. Other Finished Goods:	6,667	229,302	5,428	193,494	6,523	220,253
(a) Indigenous	6,402	217,542	5,274	189,339	6,302	210,265
(b) Imported	265	11,760	154	4,156	221	9,988
IV. Fixed Assets Including Machinery	266,271	1,496,156	256,178	1,497,799	246,217	1,427,943
A. Transport Equipment	250,670	527,384	240,522	507,924	230,731	495,754
B. Furniture & Fixtures	92	10,412	96	9,937	101	11,110
C. Office Equipment	241	31,991	260	32,723	267	35,194
D. Other Machinery & Equipment	15,268	926,369	15,300	947,216	15,118	885,885
V. Real Estate	606,470	1,150,638	589,168	1,153,062	569,932	1,150,019
A. Land	509,376	457,781	487,783	452,042	467,899	447,785
1. Residential	7,868	155,180	7,598	150,368	7,878	145,398
(a) House	7,446	153,726	7,175	148,884	7,433	143,667
(b) Flat	422	1,454	423	1,484	445	1,730
2. Non-Residential	501,508	302,601	480,185	301,674	460,021	302,387
(a) Commercial	14,478	154,248	14,426	146,319	13,968	139,187
(b) Industrial	555	7,652	552	7,706	469	8,392
(c) Agriculture	486,175	135,521	464,965	141,091	445,373	148,600
(d) Others	300	5,179	242	6,558	211	6,208
B. Buildings:	97,094	692,858	101,385	701,020	102,033	702,235
1. Residential	87,403	404,247	92,290	418,909	92,963	417,003
(a) House	80,297	365,121	85,133	380,265	85,742	377,081
(b) Flat	7,106	39,126	7,157	38,644	7,221	39,922
2. Non-Residential	9,691	288,611	9,095	282,111	9,070	285,231
(a) Commercial	4,364	164,617	4,141	158,215	4,208	161,009
(b) Industrial	1,821	73,112	1,654	73,913	1,710	76,213
(c) Agriculture	2,303	26,585	2,277	34,183	2,164	34,415
(d) Others	1,203	24,297	1,023	15,801	988	13,595
VI. Fixed Deposits and Insurance Policies	26,851	402,500	25,440	391,485	24,260	382,761
A. Bank Deposits	26,700	400,245	25,315	389,783	24,156	381,376
1. Security Deposits	2,528	21,492	2,175	26,966	2,211	25,357
2. Term Deposits (TDRs)	17,813	354,947	16,916	338,526	16,579	333,977
3. Other Deposits	6,359	23,807	6,224	24,291	5,366	22,042
B. Insurance Policies	151	2,254	125	1,703	104	1,385
VII. Others	415,916	2,566,348	436,094	3,060,658	440,747	2,918,134
A. Other Secured Advances	112,073	1,063,088	114,698	1,112,700	116,411	1,109,563
1. Receivables	94,425	430,357	95,787	386,141	99,474	401,535
2. Employees Benefits	1,944	390	2,008	387	45	16
3. Others	15,704	632,341	16,903	726,172	16,892	708,013
B. Advances Secured by Guarantee(s)	303,843	1,503,261	321,396	1,947,958	324,336	1,808,571
1. Institutional Guarantee(s)	6,068	1,300,822	6,155	1,745,485	6,389	1,611,855
2. Individual Guarantee(s)	297,775	202,439	315,241	202,473	317,947	196,716
VIII. Unsecured Advances	2,294,197	185,245	2,386,356	188,737	2,328,137	194,143
1. Credit Cards	1,793,107	79,014	1,873,835	83,048	1,818,657	90,884
2. Personal Loan	485,895	99,621	494,117	98,990	486,775	95,739
3. Others	15,195	6,610	18,404	6,699	22,705	7,521
Total	3,903,605	8,217,306	3,984,635	8,437,138	3,902,792	8,344,354

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

Security	Mar-23		Jun-23		Sep-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	-	-	-	-	-	-
II. Securities, Shares and Other						
Financial Instruments:	119	10,532	75	12,107	97	12,730
A. Quoted on the Stock Exchange:	84	6,838	56	6,478	54	6,972
1. To Stock Brokers and Dealers:	73	4,581	49	4,168	44	4,320
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	73	4,581	49	4,168	44	4,320
(c) Others	-	-	-	-	-	-
2. To Others:	11	2,258	7	2,310	10	2,652
(a) Government and Other Trustee Securities	-	-	-	-	1	15
(b) Sukuk/Participation Term Certificates (PTCs)	9	1,558	5	1,610	7	1,937
(c) Others	2	700	2	700	2	700
B. Unquoted on the Stock Exchange:	35	3,694	19	5,629	43	5,759
1. To Stock Brokers and Dealers:	1	100	1	100	1	100
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Sukuk/Participation Term Certificates (PTCs)	1	100	1	100	1	100
(c) Others	-	-	-	-	-	-
2. To Others:	34	3,594	18	5,529	42	5,659
(a) Government and Other Trustee Securities	1	52	1	52	1	52
(b) Sukuk/Participation Term Certificates (PTCs)	-	-	-	-	-	-
(c) Others	33	3,542	17	5,477	41	5,607
III. Merchandise	20,257	841,690	17,721	859,288	17,798	852,621
A. Food Items:	6,748	276,606	5,074	279,545	4,928	229,987
1. Wheat	335	113,896	469	133,577	503	89,453
2. Rice and Paddy	556	23,028	392	18,318	301	12,187
3. Other Grains & Pulses:	211	5,319	205	5,645	148	12,197
(a) Indigenous	129	4,194	127	4,645	139	12,015
(b) Imported	82	1,125	78	1,000	9	182
4. Edible Oils:	686	48,257	577	49,691	548	53,309
(a) Indigenous	669	47,766	571	49,243	545	53,025
(b) Imported	17	491	6	449	3	284
5. Sugar:	741	66,883	703	55,668	587	38,994
(a) Indigenous	737	66,253	698	55,049	583	38,577
(b) Imported	4	630	5	620	4	417
6. Kariana And Spices	18	1,969	15	1,443	13	1,386
7. Fish And Fish Preparations	6	30	-	-	-	-
8. Other Food Items:	4,195	17,224	2,713	15,203	2,828	22,461
(a) Indigenous	4,195	17,224	2,713	15,203	2,828	22,461
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	3,388	201,662	3,169	199,729	3,071	205,972
1. Cotton Raw:	1,097	48,730	957	44,603	855	42,554
(a) Indigenous	1,011	46,112	881	42,702	760	40,203
(b) Imported	86	2,618	76	1,901	95	2,351
2. Synthetic Fibers:	43	1,218	43	1,208	44	1,185
(a) Indigenous	24	728	23	671	20	595
(b) Imported	19	490	20	536	24	590
3. Fertilizers:	266	15,318	281	16,029	193	13,400
(a) Indigenous	264	14,786	279	15,775	192	13,399
(b) Imported	2	532	2	254	1	1
4. Petroleum Crude:	309	37,893	318	38,956	255	37,486
(a) Indigenous	282	24,826	290	24,191	229	23,686
(b) Imported	27	13,067	28	14,765	26	13,800
5. Iron and Steel:	625	40,731	563	38,231	556	35,473
(a) Indigenous	362	22,720	336	21,612	410	28,692
(b) Imported	263	18,011	227	16,619	146	6,781
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	95	3,275	79	3,238	81	3,569
8. Oil Seeds	101	6,239	155	6,147	167	7,483
9. Pesticides & Insecticides:	115	1,222	96	1,351	90	1,212
(a) Indigenous	100	643	84	873	79	815
(b) Imported	15	579	12	478	11	397
10. Other Raw Materials:	737	47,038	677	49,966	830	63,609
(a) Indigenous	651	44,040	596	47,051	737	60,809
(b) Imported	86	2,998	81	2,915	93	2,800

3.1.5 Advances Classified by Securities

Islamic Banking

(Million Rupees)

Security	Mar-23		Jun-23		Sep-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	10,121	363,422	9,478	380,015	9,799	416,663
1. Cotton Textiles:	1,678	59,039	1,747	76,556	1,958	76,868
(a) Indigenous	1,542	54,650	1,619	72,011	1,824	71,079
(b) Imported	136	4,389	128	4,544	134	5,789
2. Cotton Yarn:	1,406	34,678	1,377	33,161	1,116	49,937
(a) Indigenous	1,401	33,718	1,373	32,503	1,111	49,268
(b) Imported	5	960	4	658	5	670
3. Other Textiles:	1,148	48,237	1,068	51,654	1,043	53,696
(a) Indigenous	1,148	48,237	1,068	51,654	1,043	53,696
(b) Imported	-	-	-	-	-	-
4. Machinery:	541	33,387	539	34,073	504	31,979
(a) Indigenous	170	16,415	170	17,052	183	17,370
(b) Imported	371	16,972	369	17,021	321	14,609
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	2	86	2	77	2	71
7. Readymade Garments	328	29,394	305	26,522	357	30,352
8. Cement and Cement Products:	165	32,267	157	42,987	158	41,846
(a) Indigenous	152	31,814	147	42,427	134	41,289
(b) Imported	13	454	10	560	24	557
9. Sports Goods	4	755	2	48	3	241
10. Surgical Instruments	92	7,145	83	6,124	87	5,063
11. Chemicals & Dyes	764	23,594	701	22,656	669	23,164
12. Other Finished Goods:	3,993	94,839	3,497	86,156	3,902	103,446
(a) Indigenous	3,807	89,615	3,301	80,935	3,576	97,224
(b) Imported	186	5,225	196	5,221	326	6,222
IV. Fixed Assets Including Machinery	186,721	656,366	179,395	662,236	158,290	624,773
A. Transport Equipment	183,405	289,787	176,141	273,783	155,276	268,303
B. Furniture & Fixtures	262	5,477	238	5,413	243	5,293
C. Office Equipment	130	14,179	132	13,800	108	12,577
D. Other Machinery & Equipment	2,924	346,923	2,884	369,239	2,663	338,600
V. Real Estate	38,942	550,421	38,698	551,714	38,837	533,991
A. Land	6,357	123,219	6,569	117,083	6,743	118,363
1. Residential	4,321	68,176	4,001	61,973	4,834	80,802
(a) House	2,648	59,731	2,529	57,323	4,551	79,554
(b) Flat	1,673	8,445	1,472	4,649	283	1,247
2. Non-Residential	2,036	55,043	2,568	55,111	1,909	37,562
(a) Commercial	421	17,440	588	18,966	321	20,828
(b) Industrial	300	28,562	678	28,938	152	10,398
(c) Agriculture	1,147	3,921	1,140	2,527	1,425	6,295
(d) Others	168	5,119	162	4,679	11	42
B. Buildings:	32,585	427,202	32,129	434,630	32,094	415,628
1. Residential	28,971	239,926	28,637	244,772	28,707	229,458
(a) House	21,586	192,942	21,836	197,893	24,719	186,169
(b) Flat	7,385	46,983	6,801	46,879	3,988	43,290
2. Non-Residential	3,614	187,276	3,492	189,858	3,387	186,170
(a) Commercial	1,782	67,225	1,691	72,420	1,669	75,534
(b) Industrial	1,399	106,963	1,399	105,716	1,355	100,679
(c) Agriculture	386	9,410	111	2,644	344	7,663
(d) Others	47	3,678	291	9,078	19	2,294
VI. Fixed Deposits and Insurance Policies	569	60,842	606	64,931	802	61,130
A. Bank Deposits	569	60,842	606	64,931	798	61,118
1. Security Deposits	73	9,805	193	28,568	149	5,729
2. Term Deposits (TDRs)	416	47,038	237	21,182	437	52,779
3. Other Deposits	80	3,999	176	15,181	212	2,610
B. Insurance Policies	-	-	-	-	4	12
VII. Others	10,603	1,096,829	12,366	1,198,070	11,576	988,088
A. Other Secured Advances	8,521	565,927	10,092	546,841	9,481	515,729
1. Receivables	2,860	176,920	2,744	138,617	2,582	130,440
2. Employees Benefits	1,208	184	1,349	212	1,425	258
3. Others	4,453	388,823	5,999	408,012	5,474	385,031
B. Advances Secured by Guarantee(s)	2,082	530,902	2,274	651,229	2,095	472,359
1. Institutional Guarantee(s)	632	520,692	762	640,586	533	464,970
2. Individual Guarantee(s)	1,450	10,210	1,512	10,643	1,562	7,389
VIII. Unsecured Advances	205,051	21,134	220,052	22,434	235,083	24,519
1. Credit Cards	172,132	10,199	184,677	10,708	197,931	12,233
2. Personal Loan	29,688	9,612	31,338	10,104	32,143	10,291
3. Others	3,231	1,324	4,037	1,622	5,009	1,994
Total	462,262	3,237,814	468,913	3,370,779	462,483	3,097,853

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. FOREIGN CONSTITUENTS	1	20	1	22	1	11
1) Official	1	20	1	22	1	11
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,365,866	11,455,100	4,453,547	11,807,895	4,365,274	11,442,196
I. GOVERNMENT	258	1,435,969	245	1,887,264	230	1,726,654
A. Federal Government	177	868,719	165	1,035,269	147	1,045,277
1) Commodity Operations	62	511,272	65	590,910	55	634,736
2) Others	115	357,448	100	444,360	92	410,542
B. Provincial Governments	81	567,250	80	851,995	83	681,376
1) Commodity Operations	45	560,314	47	845,001	47	674,499
2) Others	36	6,935	33	6,994	36	6,877
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	746	1,506,539	722	1,657,833	713	1,562,421
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	14	1,089	14	1,145	14	800
Utilities	447	555,682	432	583,518	416	589,044
Transport, storage and communications	109	404,059	116	450,384	116	430,534
Manufacturing	93	74,775	76	99,530	73	72,537
Mining and Quarrying	1	64,899	1	64,899	1	64,899
Construction	33	18,253	37	15,551	19	9,061
Commerce and Trade	35	383,015	33	440,386	33	390,944
Others	14	4,765	13	2,420	41	4,603
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,462	340,944	1,316	330,009	1,245	295,642
Mutual Funds and AMCs	104	3,744	106	6,948	96	1,546
Insurance & Pension Funds	624	3,813	521	3,678	487	4,582
MFIs and DFIs	131	252,499	135	217,496	139	192,892
Stock Exchange & Brokerage Houses	263	15,280	227	15,817	210	16,711
Modarabas	116	5,616	105	5,859	94	4,755
Other NBFIs	224	59,993	222	80,210	219	75,156
IV. PRIVATE SECTOR (BUSINESS)	1,102,708	7,025,313	1,078,171	6,790,466	1,060,584	6,717,658
A. Agriculture, forestry and fishing	749,175	338,498	729,023	343,916	716,796	374,411
1. Crop and animal production, hunting and related service activities	748,353	337,080	728,196	342,168	715,952	372,429
Growing of Wheat, Rice, Sugar Cane & Cotton	322,334	169,059	316,489	158,973	312,581	168,991
Growing of tropical, subtropical, pome and stone fruits & vegetables	33,913	12,002	29,944	11,427	26,363	10,332
Growing of other fruits, vegetables and crops	21,780	12,360	21,370	13,288	22,795	17,157
Raising of livestock and other related activities	281,306	110,408	270,074	113,216	261,230	120,325
Other agricultural support activities	89,019	33,248	90,315	45,256	92,980	55,618
Hunting, trapping and related service activities	1	3	4	8	3	5
02 - Forestry and logging	125	26	134	26	135	28
03 - Fishing and aquaculture	697	1,393	693	1,722	709	1,954
B. Mining and quarrying	924	67,189	942	77,015	937	69,750
05 - Mining of coal and lignite	74	50,878	73	52,309	75	44,042
06 - Extraction of crude petroleum and natural gas	642	14,243	647	18,111	658	19,928
07 - Mining of metal ores	18	607	24	606	23	620
08-Other mining and quarrying	186	1,439	195	5,970	179	5,150
09 - Mining support service activities	4	22	3	21	2	10
C. Manufacturing	138,207	4,621,086	133,175	4,416,698	129,649	4,315,326
10 - Manufacture of food products	61,610	1,101,218	60,514	1,009,712	57,895	890,179
11 - Manufacture of beverages	1,036	49,000	1,011	51,088	1,012	53,609
12 - Manufacture of tobacco products	659	3,651	656	3,015	628	1,457
13 - Manufacture of textiles	26,672	1,576,543	25,541	1,518,436	26,183	1,603,870
Preparation and spinning of textile fibres	9,454	545,421	8,863	533,281	9,072	571,644
Weaving of textiles	5,382	322,562	5,155	315,300	5,369	328,648
Finishing of textiles	4,250	297,959	4,065	281,286	4,203	293,033
Manufacture of knitted and crocheted fabrics	795	52,341	738	51,895	703	55,860
Manufacture of made-up textile articles, except apparel	3,275	194,584	3,148	186,275	3,192	189,348
Manufacture of carpets and rugs	152	1,155	129	1,118	142	1,149
Manufacture of other textiles n.e.c.	3,364	162,521	3,443	149,281	3,502	164,188
14 - Manufacture of wearing apparel	4,951	208,043	4,696	213,733	4,586	215,221
15 - Manufacture of leather and related products	2,124	49,398	2,082	47,628	2,040	46,886

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	400	7,586	404	7,757	378	7,310
Manufacture of luggage, handbags and the like, saddlery and harness	97	1,940	94	2,098	96	2,076
Manufacture of footwear	1,627	39,872	1,584	37,772	1,566	37,500
a. Leather wear	1,286	32,031	1,281	29,950	1,226	29,287
b. Rubber and Plastic wear	341	7,842	303	7,822	340	8,213
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	472	7,643	436	8,298	458	8,926
17 - Manufacture of paper and paper products	1,483	99,728	1,446	95,559	1,570	97,436
18 - Printing and reproduction of recorded media	968	16,315	939	17,135	869	18,662
Printing and other service activities related to printing	958	15,139	928	15,495	858	17,041
Reproduction of recorded media	10	1,176	11	1,639	11	1,621
19 - Manufacture of coke and refined petroleum products	1,406	147,424	1,429	145,231	1,465	130,605
20 - Manufacture of chemicals and chemical products	9,195	318,192	8,492	317,908	8,309	273,319
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,870	102,061	5,554	107,042	5,218	111,416
22 - Manufacture of rubber and plastics products	3,012	84,234	2,695	73,468	2,606	78,615
23 - Manufacture of other non-metallic mineral products	2,045	297,693	1,992	299,995	1,983	285,497
24 - Manufacture of basic metals	5,033	208,442	4,715	201,644	4,626	201,031
25 - Manufacture of fabricated metal products, except machinery and equipment	1,046	32,512	967	29,075	881	28,198
26 - Manufacture of computer, electronic and optical products	330	8,555	321	9,411	301	11,869
27 - Manufacture of electrical equipment	2,467	131,069	2,124	114,263	1,931	119,493
28 - Manufacture of machinery and equipment	974	20,946	898	20,174	852	14,058
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,956	88,549	1,838	66,697	1,761	61,828
30 - Manufacture of other transport equipment	589	14,348	545	13,711	526	12,547
31 - Manufacture of furniture	825	5,967	841	6,070	819	5,645
32 - Other manufacturing	3,378	47,282	3,337	45,132	3,029	43,366
Manufacture of jewellery and related articles	277	376	279	366	282	350
Manufacture of imitation jewellery and related articles	7	98	10	97	6	33
Manufacture of musical instruments	67	1,128	55	949	53	886
Manufacture of sports goods	353	8,046	344	6,439	310	6,705
Manufacture of games and toys	8	12	6	2	5	1
supplies	384	5,429	352	5,828	343	5,436
Manufacture of Handicrafts	144	66	143	47	144	58
Other manufacturing n.e.c.	2,138	32,127	2,148	31,404	1,886	29,897
33 - Repair and installation of machinery and equipment	106	2,275	106	2,274	101	1,590
D. Electricity, gas, steam and air conditioning supply	2,674	603,507	2,366	570,493	2,270	538,192
Electric power generation, transmission and distribution	2,447	592,175	2,179	559,943	2,069	527,727
a) Hydal	613	33,590	495	30,649	472	23,261
b) Thermal	226	172,460	213	144,360	219	136,351
c) Coal Based	79	120,296	85	123,903	91	124,130
d) Wind	179	63,200	173	61,506	173	59,516
e) Solar	101	7,506	90	7,118	105	8,522
f) Other	1,249	195,123	1,123	192,407	1,009	175,947
Manufacture of gas; distribution of gaseous fuels through mains	206	11,290	168	10,520	171	10,420
Steam and air conditioning supply	21	42	19	30	30	45
E. Water supply; sewerage, waste management and remediation activities	159	13,806	128	14,547	133	17,858
36 - Water collection, treatment and supply	42	227	39	178	41	172
37 - Sewerage	10	13	9	12	7	6
38 - Waste collection, treatment and disposal activities; materials recovery services	103	13,561	77	14,353	82	17,677
services	4	5	3	4	3	4
F. Construction	3,894	195,182	3,720	190,233	3,704	193,452
41 - Construction of buildings	2,447	143,543	2,322	139,806	2,368	143,249
42 - Civil engineering	1,214	48,347	1,164	47,156	1,188	47,259
43 - Specialized construction activities	233	3,293	234	3,270	148	2,944

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	136,167	472,900	136,643	434,272	138,894	465,958
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,901	31,579	4,841	28,640	4,871	26,524
46 - Wholesale trade, except of motor vehicles and motorcycles	35,634	275,343	34,713	242,156	34,653	279,729
47 - Retail trade, except of motor vehicles and motorcycles	95,632	165,978	97,089	163,476	99,370	159,704
H. Transportation and storage	24,865	117,579	24,073	116,975	23,198	116,689
49 - Land transport and transport via pipelines	8,440	60,725	7,802	56,278	7,820	56,181
50 - Water transport	83	622	78	1,203	69	495
51 - Air transport	132	1,575	121	1,513	116	1,361
52 - Warehousing and support activities for transportation	15,836	48,878	15,722	51,582	14,822	52,255
53 - Courier activities other than national post activities	374	5,778	350	6,399	371	6,397
I. Accommodation and food service activities	2,365	36,938	2,136	36,930	2,085	35,785
55 - Accommodation	566	22,500	639	22,690	553	21,581
56 - Food and beverage service activities	1,799	14,438	1,497	14,240	1,532	14,204
J. Information and communication	3,103	310,202	2,944	328,024	2,891	338,055
58 - Publishing activities	882	2,642	847	2,423	759	2,196
59 - Motion picture, video and television programme production, sound recording and music publishing activities	83	2,516	78	2,446	81	2,362
60 - Programming and broadcasting activities	50	1,001	47	1,291	50	1,752
61 - Telecommunications	873	287,536	917	306,886	1,020	314,514
62 - Computer programming, consultancy and related activities	1,001	11,776	846	10,050	795	11,855
63 - Information service activities	214	4,731	209	4,928	186	5,376
K. Real estate activities	929	35,566	839	36,254	809	34,154
L. Professional, scientific and technical activities	5,910	54,085	8,835	58,826	9,119	55,054
69 - Legal and accounting activities	171	1,102	162	908	162	867
71 - Architectural and engineering activities; technical testing and analysis	87	1,101	80	1,147	86	1,378
72 - Scientific research and development	473	5,628	425	5,114	426	5,605
73 - Advertising and market research	204	4,307	198	4,130	191	4,875
74 - Other professional, scientific and technical activities	1,258	4,545	1,120	4,533	1,087	4,292
75 - Veterinary activities	3,691	37,078	6,825	42,882	7,141	37,907
77 - Rental and leasing activities	26	323	25	113	26	130
M. Administrative and support service activities	8,395	50,177	8,381	48,305	8,293	51,198
77 - Rental and leasing activities	675	2,418	567	2,023	584	2,152
78 - Employment activities	55	435	37	353	37	272
79 - Travel agency, tour operator, reservation service and related activities	897	14,085	809	11,159	841	14,009
80 - Security and investigation activities	707	2,908	668	2,922	656	2,826
81 - Services to buildings and landscape activities	36	190	37	163	32	160
82 - Office administrative, office support and other business support activities	6,025	30,140	6,263	31,685	6,143	31,778
N. Education	1,999	32,383	1,974	33,435	1,961	32,485
O. Human health and social work activities	1,388	16,788	1,382	16,965	1,382	18,004
86 - Human health activities	1,364	16,749	1,361	16,949	1,361	17,892
87 - Residential care activities	5	21	2	1	2	18
88 - Social work activities with and without accommodation	19	17	19	15	19	95
P. Arts, entertainment and recreation	116	1,684	108	1,889	107	1,894
Q. Other service activities	22,438	57,744	21,502	65,690	18,356	59,393
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,828	15,032	5,871	14,134	5,928	13,051
A. Government Trusts and Non-profit Organizations	62	1,038	63	765	59	683
B. Private Trusts and Non-profit Organizations	5,761	13,607	5,804	12,982	5,820	11,892
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	5	387	4	387	49	476
VI. PERSONAL	3,254,732	1,128,932	3,366,944	1,126,480	3,296,481	1,125,437
A. Bank Employees	156,359	249,198	160,774	266,050	164,505	285,437
1) For house building	74,738	193,954	76,153	207,682	77,488	224,883
2) For transport i.e. purchase of car etc.	50,067	49,722	51,075	51,980	51,789	53,528
3) Other purposes	31,554	5,523	33,546	6,389	35,228	7,025
B. Consumer Financing	3,093,852	879,015	3,201,651	859,736	3,127,484	839,342
1) For house building	35,113	214,900	34,734	212,315	34,375	208,280
2) For transport i.e. purchase of car etc	333,498	316,920	318,615	293,728	289,163	272,289
3) Credit cards	1,965,245	89,152	2,058,911	93,786	2,017,565	103,196
4) Consumers durable	37,218	6,873	37,113	7,280	36,687	7,103
5) Personal loans	722,778	251,171	752,278	252,627	749,694	248,473
C) Other	4,521	719	4,519	693	4,492	659
VII. OTHER	132	2,371	278	1,708	93	1,333
Total	4,365,867	11,455,120	4,453,548	11,807,917	4,365,275	11,442,207

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-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	1,193,541	2,160,305	1,179,860	2,544,393	1,161,844	2,541,326
I. GOVERNMENT	50	176,621	59	472,454	58	471,014
A. Federal Government	32	49,598	37	76,670	35	89,328
1) Commodity Operations	8	15,498	8	44,952	8	77,859
2) Others	24	34,101	29	31,719	27	11,469
B. Provincial Governments	18	127,023	22	395,784	23	381,686
1) Commodity Operations	15	126,986	19	395,733	18	381,238
2) Others	3	36	3	51	5	448
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	120	432,186	112	535,669	140	523,963
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	13	7	12	8	11
Utilities	49	144,334	42	164,923	42	165,214
Transport, storage and communications	29	110,270	29	120,245	31	129,530
Manufacturing	24	43,468	23	53,950	23	42,011
Mining and Quarrying	1	64,899	1	64,899	1	64,899
Construction	5	3,935	5	3,569	5	3,322
Commerce and Trade	4	64,811	4	127,643	4	118,490
Others	1	457	1	429	26	486
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	106	25,452	110	24,576	107	24,117
Mutual Funds and AMCs	2	-	2	-	2	-
Insurance & Pension Funds	2	48	3	1	1	94
MFIs and DFIs	12	15,046	12	13,764	11	11,906
Stock Exchange & Brokerage Houses	15	757	14	887	13	1,011
Modarabas	2	217	2	434	2	217
Other NBFIs	73	9,384	77	9,490	78	10,890
IV. PRIVATE SECTOR (BUSINESS)	802,049	1,247,737	783,349	1,230,328	765,697	1,237,359
A. Agriculture, forestry and fishing	652,413	203,551	632,286	199,115	617,589	213,888
1. Crop and animal production, hunting and related service activities	651,748	203,340	631,621	198,899	616,910	213,458
Growing of Wheat, Rice, Sugar Cane & Cotton	248,640	99,754	242,351	87,008	237,935	93,354
Growing of tropical, subtropical, pome and stone fruits & vegetables	32,046	9,249	28,065	8,641	24,546	7,645
Growing of other fruits, vegetables and crops	16,114	5,818	15,961	6,460	15,833	7,883
Raising of livestock and other related activities	275,217	73,892	264,379	78,380	255,601	79,948
Other agricultural support activities	79,731	14,628	80,865	18,409	82,995	24,628
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	119	16	130	17	126	17
03 - Fishing and aquaculture	546	195	535	199	553	412
B. Mining and quarrying	141	19,115	142	20,646	139	20,544
05 - Mining of coal and lignite	17	14,887	17	14,459	17	14,474
06 - Extraction of crude petroleum and natural gas	54	4,050	56	6,037	55	5,927
07 - Mining of metal ores	1	-	1	-	1	-
08 - Other mining and quarrying	68	167	67	139	65	133
09 - Mining support service activities	1	12	1	11	1	10
C. Manufacturing	54,944	666,644	54,920	662,551	52,917	655,179
10 - Manufacture of food products	43,967	190,107	44,108	191,545	41,903	168,354
11 - Manufacture of beverages	84	2,739	86	2,645	84	2,028
12 - Manufacture of tobacco products	200	40	194	38	174	32
13 - Manufacture of textiles	3,606	201,162	3,563	196,942	3,692	215,034
Preparation and spinning of textile fibres	1,662	84,844	1,600	84,605	1,631	93,682
Weaving of textiles	701	40,812	659	43,060	698	44,814
Finishing of textiles	610	48,637	632	44,576	677	48,155
Manufacture of knitted and crocheted fabrics	43	1,242	46	1,197	42	996
Manufacture of made-up textile articles, except apparel	256	11,927	245	10,899	258	12,744
Manufacture of carpets and rugs	58	451	53	424	58	429
Manufacture of other textiles n.e.c.	276	13,250	328	12,181	328	14,214
14 - Manufacture of wearing apparel	1,534	29,702	1,495	28,493	1,504	29,299
15 - Manufacture of leather and related products	429	4,399	429	4,741	436	4,628

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	48	662	49	773	46	584
Manufacture of luggage, handbags and the like, saddlery and harness	15	138	15	100	14	112
Manufacture of footwear	366	3,599	365	3,868	376	3,932
a. Leather wear	340	2,693	335	2,975	341	3,096
b. Rubber and Plastic wear	26	906	30	894	35	837
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	134	454	135	809	136	775
17 - Manufacture of paper and paper products	90	5,018	99	4,069	108	5,152
18 - Printing and reproduction of recorded media	137	3,221	145	3,194	164	3,532
Printing and other service activities related to printing	135	3,209	143	3,182	162	3,521
Reproduction of recorded media	2	12	2	12	2	12
19 - Manufacture of coke and refined petroleum products	52	52,217	53	53,328	58	48,227
20 - Manufacture of chemicals and chemical products	1,052	28,026	1,036	31,210	1,002	22,940
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	238	8,533	219	8,983	235	11,058
22 - Manufacture of rubber and plastics products	380	9,912	364	8,790	405	9,840
23 - Manufacture of other non-metallic mineral products	458	68,281	439	67,736	453	70,940
24 - Manufacture of basic metals	388	24,876	393	26,545	398	28,586
25 - Manufacture of fabricated metal products, except machinery and equipment	70	1,206	71	1,290	72	1,309
26 - Manufacture of computer, electronic and optical products	23	145	24	783	27	977
27 - Manufacture of electrical equipment	326	18,775	288	14,503	267	15,090
28 - Manufacture of machinery and equipment	118	826	113	821	116	660
29 - Manufacture of motor vehicles, trailers and semi-trailers	174	8,549	168	8,387	175	8,151
30 - Manufacture of other transport equipment	3	33	3	30	2	19
31 - Manufacture of furniture	511	1,703	518	1,708	492	1,148
32 - Other manufacturing	970	6,719	977	5,961	1,014	7,400
Manufacture of jewellery and related articles	204	103	204	87	210	103
Manufacture of imitation jewellery and related articles	4	27	4	27	4	27
Manufacture of musical instruments	2	1	2	1	2	1
Manufacture of sports goods	73	2,630	73	2,206	74	2,854
Manufacture of games and toys	4	-	4	-	4	-
supplies	48	382	42	386	41	328
Manufacture of Handicrafts	128	28	128	28	126	17
Other manufacturing n.e.c.	507	3,548	520	3,226	553	4,071
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	355	139,921	343	124,620	353	125,712
Electric power generation, transmission and distribution	326	136,973	325	122,162	335	123,110
a) Hydal	129	12,736	129	9,137	129	7,505
b) Thermal	92	60,271	87	48,979	90	50,497
c) Coal Based	14	42,950	18	43,556	24	44,017
d) Wind	21	13,022	21	12,790	21	12,425
e) Solar	34	3,072	34	2,867	34	3,435
f) Other	36	4,922	36	4,833	37	5,230
Manufacture of gas; distribution of gaseous fuels through mains	29	2,948	18	2,459	18	2,602
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	26	179	20	172	21	163
36 - Water collection, treatment and supply	14	11	13	10	15	27
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	10	164	7	161	6	136
services	2	4	-	-	-	-
F. Construction	1,081	36,588	1,091	37,181	1,104	37,886
41 - Construction of buildings	679	22,501	670	22,252	675	22,206
42 - Civil engineering	375	13,690	392	14,501	397	15,222
43 - Specialized construction activities	27	397	29	428	32	458

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	62,246	72,901	63,138	79,192	63,470	79,596
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,396	8,146	2,429	7,679	2,470	6,903
46 - Wholesale trade, except of motor vehicles and motorcycles	14,535	38,875	14,788	41,759	15,089	47,166
47 - Retail trade, except of motor vehicles and motorcycles	45,315	25,880	45,921	29,754	45,911	25,527
H. Transportation and storage	17,536	21,981	17,708	20,382	17,160	20,221
49 - Land transport and transport via pipelines	4,107	5,826	4,179	3,155	4,387	4,801
50 - Water transport	1	-	1	-	1	-
51 - Air transport	34	120	34	99	33	85
52 - Warehousing and support activities for transportation	13,386	14,152	13,486	15,794	12,731	13,915
53 - Courier activities other than national post activities	8	1,884	8	1,335	8	1,420
I. Accommodation and food service activities	785	11,440	863	11,666	814	11,149
55 - Accommodation	238	9,458	315	9,689	252	9,177
56 - Food and beverage service activities	547	1,982	548	1,977	562	1,972
J. Information and communication	445	43,002	425	40,252	464	41,048
58 - Publishing activities	183	104	183	99	184	98
59 - Motion picture, video and television programme production, sound recording and music publishing activities	40	1,788	40	1,778	38	1,673
60 - Programming and broadcasting activities	3	2	3	2	4	6
61 - Telecommunications	110	38,301	111	37,841	150	38,769
62 - Computer programming, consultancy and related activities	79	2,521	57	250	59	250
63 - Information service activities	30	286	31	282	29	251
K. Real estate activities	64	4,587	71	4,988	77	4,582
L. Professional, scientific and technical activities	82	1,198	93	1,223	104	1,272
69 - Legal and accounting activities	21	20	21	19	21	16
71 - Architectural and engineering activities; technical testing and analysis	11	1	11	0	13	0
72 - Scientific research and development	19	1,056	18	1,029	16	1,051
73 - Advertising and market research	1	-	1	-	1	-
74 - Other professional, scientific and technical activities	14	18	19	43	24	47
75 - Veterinary activities	13	100	20	129	26	156
M. Administrative and support service activities	3	2	3	3	3	1
77 - Rental and leasing activities	4,535	5,388	4,843	5,622	4,775	5,344
78 - Employment activities	232	1,044	231	1,003	233	910
79 - Travel agency, tour operator, reservation service and related activities	2	93	2	93	2	92
80 - Security and investigation activities	28	695	28	637	34	687
81 - Services to buildings and landscape activities	33	116	33	101	34	60
82 - Office administrative, office support and other business support activities	14	35	14	34	14	19
N. Education	4,226	3,405	4,535	3,755	4,458	3,575
624	3,828	631	4,721	647	3,606	
O. Human health and social work activities	625	5,920	635	5,329	652	5,513
86 - Human health activities	614	5,898	626	5,327	644	5,511
87 - Residential care activities	4	21	2	1	1	1
88 - Social work activities with and without accommodation	7	1	7	1	7	1
P. Arts, entertainment and recreation	34	34	33	29	33	21
Q. Other service activities	6,113	11,461	6,107	12,640	5,378	11,635
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	5,653	2,681	5,652	2,234	5,658	1,920
A. Government Trusts and Non-profit Organizations	-	-	-	-	1	-
B. Private Trusts and Non-profit Organizations	5,653	2,681	5,652	2,234	5,657	1,920
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	385,552	274,049	390,569	277,876	390,176	282,251
A. Bank Employees	71,184	86,453	72,535	90,610	73,430	97,203
1) For house building	42,094	68,490	42,413	71,742	42,627	77,932
2) For transport i.e. purchase of car etc.	18,567	16,117	18,910	16,545	19,103	16,663
3) Other purposes	10,523	1,846	11,212	2,322	11,700	2,608
B. Consumer Financing	314,367	187,596	318,033	187,266	316,745	185,048
1) For house building	2,763	19,951	2,746	19,669	2,721	19,455
2) For transport i.e. purchase of car etc	39,736	23,324	38,966	21,956	38,247	20,885
3) Credit cards	5,445	281	9,403	376	7,857	544
4) Consumers durable	32,324	5,907	32,412	6,195	32,627	5,939
5) Personal loans	234,099	138,133	234,506	139,071	235,293	138,224
C) Other	1	0	1	0	1	0
VII. OTHER	11	1,579	9	1,255	8	702
Total	1,193,541	2,160,305	1,179,860	2,544,393	1,161,844	2,541,326

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,171,823	8,924,991	3,273,216	8,810,492	3,203,019	8,457,378
I. GOVERNMENT	206	975,556	184	1,042,522	170	881,579
A. Federal Government	143	535,329	126	586,311	110	581,889
1) Commodity Operations	54	495,774	57	545,958	47	556,877
2) Others	89	39,555	69	40,353	63	25,013
B. Provincial Governments	63	440,227	58	456,211	60	299,690
1) Commodity Operations	30	433,328	28	449,268	29	293,261
2) Others	33	6,899	30	6,943	31	6,429
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	626	1,074,353	610	1,122,164	573	1,038,458
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	1,077	7	1,133	6	788
Utilities	398	411,348	390	418,594	374	423,830
Transport, storage and communications	80	293,789	87	330,139	85	301,004
Manufacturing	69	31,307	53	45,580	50	30,526
Mining and Quarrying	-	-	-	-	-	-
Construction	28	14,319	32	11,982	14	5,739
Commerce and Trade	31	318,205	29	312,743	29	272,454
Others	13	4,308	12	1,991	15	4,117
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,356	315,492	1,206	305,433	1,138	271,524
Mutual Funds and AMCs	102	3,744	104	6,948	94	1,546
Insurance & Pension Funds	622	3,765	518	3,678	486	4,488
MFIs and DFIs	119	237,454	123	203,732	128	180,986
Stock Exchange & Brokerage Houses	248	14,524	213	14,930	197	15,700
Modarabas	114	5,398	103	5,425	92	4,538
Other NBFIs	151	50,608	145	70,721	141	64,266
IV. PRIVATE SECTOR (BUSINESS)	300,454	5,692,140	294,641	5,480,026	294,764	5,411,465
A. Agriculture, forestry and fishing	96,760	134,664	96,735	140,044	99,205	155,250
1. Crop and animal production, hunting and related service activities	96,603	133,456	96,573	138,513	99,040	153,697
Growing of Wheat, Rice, Sugar Cane & Cotton	73,694	69,305	74,138	71,964	74,646	75,637
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,867	2,753	1,879	2,786	1,817	2,688
Growing of other fruits, vegetables and crops	5,665	6,539	5,408	6,828	6,961	9,272
Raising of livestock and other related activities	6,089	36,516	5,695	34,836	5,629	40,377
Other agricultural support activities	9,287	18,340	9,449	22,091	9,984	25,719
Hunting, trapping and related service activities	1	3	4	8	3	5
2 - Forestry and logging	6	10	4	9	9	11
3 - Fishing and aquaculture	151	1,198	158	1,523	156	1,542
B. Mining and quarrying	783	48,074	800	56,369	798	49,206
05 - Mining of coal and lignite	57	35,991	56	37,849	58	29,568
06 - Extraction of crude petroleum and natural gas	588	10,193	591	12,074	603	14,001
07 - Mining of metal ores	17	607	23	606	22	620
08-Other mining and quarrying	118	1,272	128	5,830	114	5,016
09 - Mining support service activities	3	10	2	10	1	-
C. Manufacturing	83,099	3,894,086	78,114	3,713,239	76,636	3,623,732
10 - Manufacture of food products	17,632	907,074	16,388	812,626	15,974	716,194
11 - Manufacture of beverages	948	46,250	922	48,428	924	51,563
12 - Manufacture of tobacco products	456	3,589	459	2,966	450	1,411
13 - Manufacture of textiles	23,024	1,361,448	21,948	1,317,701	22,485	1,388,368
Preparation and spinning of textile fibres	7,786	459,985	7,257	448,080	7,439	477,659
Weaving of textiles	4,681	281,750	4,496	272,240	4,671	283,834
Finishing of textiles	3,610	236,245	3,415	233,784	3,525	244,819
Manufacture of knitted and crocheted fabrics	752	51,100	692	50,698	661	54,864
Manufacture of made-up textile articles, except apparel	3,017	182,553	2,901	175,273	2,932	176,501
Manufacture of carpets and rugs	94	704	76	693	84	720
Manufacture of other textiles n.e.c.	3,084	149,112	3,111	136,932	3,173	149,971
14 - Manufacture of wearing apparel	3,414	178,236	3,198	185,135	3,082	185,922
15 - Manufacture of leather and related products	1,692	44,916	1,650	42,794	1,604	42,257

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
Tanning and dressing of leather; dressing and dyeing of fur	352	6,924	355	6,984	332	6,725
Manufacture of luggage, handbags and the like, saddlery and harness	81	1,792	78	1,989	82	1,965
Manufacture of footwear	1,259	36,200	1,217	33,820	1,190	33,568
a. Leather wear	944	29,265	944	26,892	885	26,191
b. Rubber and Plastic wear	315	6,936	273	6,929	305	7,377
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	338	7,189	301	7,489	322	8,151
17 - Manufacture of paper and paper products	1,387	92,479	1,341	90,704	1,459	91,625
18 - Printing and reproduction of recorded media	831	13,094	794	13,941	705	15,129
Printing and other service activities related to printing	823	11,929	785	12,314	696	13,520
Reproduction of recorded media	8	1,165	9	1,628	9	1,609
19 - Manufacture of coke and refined petroleum products	1,353	93,707	1,376	91,903	1,407	82,378
20 - Manufacture of chemicals and chemical products	8,118	273,843	7,432	272,411	7,285	237,897
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,614	90,100	5,314	93,614	4,965	93,233
22 - Manufacture of rubber and plastics products	2,627	73,399	2,331	64,679	2,201	68,775
23 - Manufacture of other non-metallic mineral products	1,581	224,534	1,549	230,008	1,528	213,311
24 - Manufacture of basic metals	4,637	181,833	4,320	174,599	4,228	172,445
25 - Manufacture of fabricated metal products, except machinery and equipment	976	31,305	896	27,785	809	26,889
26 - Manufacture of computer, electronic and optical products	307	8,409	297	8,628	274	10,892
27 - Manufacture of electrical equipment	2,121	101,876	1,822	91,441	1,651	96,326
28 - Manufacture of machinery and equipment	855	20,105	784	19,339	735	13,384
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,778	79,320	1,665	57,598	1,582	52,997
30 - Manufacture of other transport equipment	586	14,314	542	13,681	524	12,529
31 - Manufacture of furniture	314	4,265	323	4,362	327	4,498
32 - Other manufacturing	2,404	40,525	2,356	39,133	2,014	35,966
Manufacture of jewellery and related articles	73	272	75	279	72	247
Manufacture of imitation jewellery and related articles	3	71	6	70	2	6
Manufacture of musical instruments	65	1,128	53	948	51	885
Manufacture of sports goods	280	5,416	271	4,234	236	3,851
Manufacture of games and toys	4	12	2	2	1	1
supplies	336	5,047	310	5,442	302	5,108
Manufacture of Handicrafts	16	38	15	19	18	40
Other manufacturing n.e.c.	1,627	28,541	1,624	28,140	1,332	25,826
33 - Repair and installation of machinery and equipment	106	2,275	106	2,274	101	1,590
D. Electricity, gas, steam and air conditioning supply	2,311	446,268	2,014	425,799	1,910	399,413
Electric power generation, transmission and distribution	2,116	439,209	1,848	418,950	1,730	392,795
a) Hydal	484	20,855	366	21,512	343	15,756
b) Thermal	134	112,189	126	95,380	129	85,854
c) Coal Based	61	62,154	63	65,201	64	68,862
d) Wind	158	50,177	152	48,717	152	47,091
e) Solar	67	4,434	56	4,252	71	5,086
f) Other	1,212	189,401	1,085	183,888	971	170,146
Manufacture of gas; distribution of gaseous fuels through mains	174	7,016	147	6,819	150	6,572
Steam and air conditioning supply	21	42	19	30	30	45
E. Water supply; sewerage, waste management and remediation activities	133	13,627	108	14,375	112	17,696
36 - Water collection, treatment and supply	28	217	26	168	26	145
37 - Sewerage	10	13	9	12	7	6
38 - Waste collection, treatment and disposal activities; materials recovery services	93	13,397	70	14,191	76	17,541
services	2	1	3	4	3	4
F. Construction	2,810	158,413	2,626	152,891	2,598	155,425
41 - Construction of buildings	1,766	120,862	1,650	117,395	1,691	120,903
42 - Civil engineering	838	34,655	771	32,653	791	32,037
43 - Specialized construction activities	206	2,896	205	2,843	116	2,486

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	73,908	395,372	73,494	347,724	75,420	380,991
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,505	23,433	2,412	20,961	2,401	19,622
46 - Wholesale trade, except of motor vehicles and motorcycles	21,094	232,273	19,922	195,313	19,562	229,259
47 - Retail trade, except of motor vehicles and motorcycles	50,309	139,666	51,160	131,450	53,457	132,110
H. Transportation and storage	7,327	95,584	6,363	96,580	6,037	96,466
49 - Land transport and transport via pipelines	4,332	54,886	3,622	53,110	3,433	51,380
50 - Water transport	81	621	76	1,203	67	493
51 - Air transport	98	1,455	87	1,414	83	1,276
52 - Warehousing and support activities for transportation	2,450	34,727	2,236	35,788	2,091	38,340
53 - Courier activities other than national post activities	366	3,894	342	5,064	363	4,977
I. Accommodation and food service activities	1,578	23,540	1,271	23,627	1,269	22,999
55 - Accommodation	326	11,084	322	11,364	299	10,766
56 - Food and beverage service activities	1,252	12,456	949	12,262	970	12,232
J. Information and communication	2,654	266,763	2,514	282,821	2,424	290,424
58 - Publishing activities	699	2,539	664	2,324	575	2,098
59 - Motion picture, video and television programme production, sound recording and music publishing activities	43	728	38	667	43	689
60 - Programming and broadcasting activities	47	999	44	1,289	46	1,745
61 - Telecommunications	759	248,798	801	264,095	867	269,162
62 - Computer programming, consultancy and related activities	922	9,255	789	9,800	736	11,605
63 - Information service activities	184	4,444	178	4,646	157	5,125
K. Real estate activities	865	30,979	768	31,266	732	29,572
L. Professional, scientific and technical activities	5,822	52,633	8,737	57,356	9,009	53,437
69 - Legal and accounting activities	150	1,082	141	889	141	850
71 - Architectural and engineering activities; technical testing and analysis	74	1,095	67	1,142	71	1,374
72 - Scientific research and development	451	4,324	405	3,853	407	4,245
73 - Advertising and market research	203	4,307	197	4,130	190	4,875
74 - Other professional, scientific and technical activities	1,243	4,528	1,100	4,479	1,062	4,212
75 - Veterinary activities	3,678	36,978	6,805	42,753	7,115	37,751
77 - Rental and leasing activities	23	320	22	109	23	129
M. Administrative and support service activities	3,859	44,782	3,537	42,676	3,518	45,854
78 - Employment activities	443	1,375	336	1,020	351	1,242
79 - Travel agency, tour operator, reservation service and related activities	53	342	35	260	35	180
80 - Security and investigation activities	869	13,389	781	10,522	807	13,322
81 - Services to buildings and landscape activities	674	2,792	635	2,821	622	2,765
82 - Office administrative, office support and other business support activities	22	156	23	129	18	141
N. Education	1,798	26,729	1,727	27,923	1,685	28,203
O. Human health and social work activities	1,375	28,554	1,343	28,714	1,314	28,879
86 - Human health activities	763	10,868	747	11,636	730	12,491
87 - Residential care activities	750	10,851	735	11,622	717	12,380
88 - Social work activities with and without accommodation	1	0	-	-	1	17
P. Arts, entertainment and recreation	12	16	12	14	12	94
Q. Other service activities	82	1,650	75	1,860	74	1,873
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	16,325	46,283	15,395	53,050	12,978	47,758
A. Government Trusts and Non-profit Organizations	175	12,351	219	11,900	270	11,131
B. Private Trusts and Non-profit Organizations	62	1,038	63	765	58	683
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	108	10,926	152	10,748	163	9,972
VI. PERSONAL	5	387	4	387	49	476
A. Bank Employees	2,868,885	854,308	2,976,087	847,994	2,906,020	842,590
1) For house building	85,008	162,303	88,078	174,961	90,917	187,769
2) For transport i.e. purchase of car etc.	32,583	125,154	33,684	135,614	34,808	146,652
3) Other purposes	31,436	33,491	32,102	35,305	32,624	36,719
B. Consumer Financing	20,989	3,657	22,292	4,042	23,485	4,398
1) For house building	2,779,357	691,286	2,883,491	672,339	2,810,612	654,163
2) For transport i.e. purchase of car etc.	32,261	194,830	31,900	192,530	31,566	188,708
3) Credit cards	293,731	293,582	279,618	271,759	250,885	251,390
4) Consumers durable	1,959,800	88,871	2,049,508	93,411	2,009,708	102,652
5) Personal loans	4,894	966	4,701	1,086	4,060	1,164
C) Other	488,671	113,036	517,764	113,555	514,393	110,248
VII. OTHER	4,520	719	4,518	693	4,491	659
	121	792	269	453	84	630
Total	3,171,823	8,924,991	3,273,216	8,810,492	3,203,019	8,457,378

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	20	1	22	1	11
1) Official	1	20	1	22	1	11
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	502	369,804	471	453,011	411	443,491
I. GOVERNMENT	2	283,792	2	372,288	2	374,060
A. Federal Government	2	283,792	2	372,288	2	374,060
1) Commodity Operations	-	-	-	-	-	-
2) Others	2	283,792	2	372,288	2	374,060
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)	205	85,436	181	80,112	123	68,834
A. Agriculture, forestry and fishing	2	283	2	4,756	2	5,273
1. Crop and animal production, hunting and related service activities	2	283	2	4,756	2	5,273
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	1	3	1	0	1	3
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	1	281	1	4,756	1	5,271
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	164	60,357	141	40,908	96	36,416
10 - Manufacture of food products	11	4,037	18	5,541	18	5,631
11 - Manufacture of beverages	4	11	3	15	4	18
12 - Manufacture of tobacco products	3	23	3	10	4	14
13 - Manufacture of textiles	42	13,932	30	3,793	6	468
Preparation and spinning of textile fibres	6	593	6	595	2	303
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	30	13,076	18	2,927	1	59
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	2	104	2	104	2	104
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	4	159	4	168	1	3
14 - Manufacture of wearing apparel	3	105	3	105	-	-
15 - Manufacture of leather and related products	3	83	3	93	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	1	10	1	10	-	-
Manufacture of footwear	2	73	2	83	-	-
a. Leather wear	2	73	2	83	-	-
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	6	2,231	6	786	3	660
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	1,500	-	-	-	-
20 - Manufacture of chemicals and chemical products	25	16,323	24	14,287	22	12,482
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	18	3,428	21	4,444	18	7,125
22 - Manufacture of rubber and plastics products	5	923	-	-	-	-
23 - Manufacture of other non-metallic mineral products	6	4,879	4	2,251	2	1,247
24 - Manufacture of basic metals	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	20	10,418	14	8,320	13	8,077
28 - Manufacture of machinery and equipment	1	14	1	14	1	14
29 - Manufacture of motor vehicles, trailers and semi-trailers	4	680	5	712	4	680
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32. Other manufacturing	4	38	4	38	1	-
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	-	-	-	-	-	-
supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	4	38	4	38	1	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	8	17,318	9	20,074	7	13,068
Electric power generation, transmission and distribution	5	15,992	6	18,832	4	11,823
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	4	15,192	4	15,146	3	11,251
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	1	800	2	3,686	1	571
Manufacture of gas; distribution of gaseous fuels through mains	3	1,326	3	1,242	3	1,245
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 services	-	-	-	-	-	-
F. Construction	3	181	3	161	2	140
41 - Construction of buildings	2	180	2	160	2	140
42 - Civil engineering	1	1	1	1	-	-
43 - Specialized construction activities	-	-	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	13	4,627	11	7,357	4	5,372
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	5	4,195	3	5,084	2	3,304
47 - Retail trade, except of motor vehicles and motorcycles	8	432	8	2,273	2	2,068
H. Transportation and storage	2	14	2	13	1	2
49 - Land transport and transport via pipelines	1	13	1	13	-	-
50 - Water transport	1	1	1	0	1	2
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	1,637	2	1,637
55 - Accommodation	2	1,958	2	1,637	2	1,637
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	4	437	5	4,951	3	6,582
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	4	437	5	4,951	3	6,582
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-
L. Professional, scientific and technical activities	6	254	5	247	6	345
69 - Legal and accounting activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	2	6	2	4	2	3
72 - Scientific research and development	3	248	2	232	3	309
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	1	-	1	11	1	33
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	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	-	-
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	295	576	288	611	285	596
A. Bank Employees	167	442	161	479	158	465
1) For house building	61	309	56	325	53	300
2) For transport i.e. purchase of car etc.	64	114	63	130	62	147
3) Other purposes	42	19	42	24	43	19
B. Consumer Financing	128	133	127	131	127	131
1) For house building	89	119	88	116	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	-	-	-	-	1	1
Total	503	369,824	472	453,032	412	443,502

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	20	1	22	1	11
1) Official	1	20	1	22	1	11
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,903,604	8,217,286	3,984,634	8,437,116	3,902,791	8,344,343
I. GOVERNMENT	209	917,567	189	1,276,029	185	1,300,343
A. Federal Government	138	530,447	122	680,674	116	803,246
1) Commodity Operations	33	176,260	32	238,674	32	394,721
2) Others	105	354,186	90	442,000	84	408,525
B. Provincial Governments	71	387,120	67	595,355	69	497,097
1) Commodity Operations	36	380,222	35	588,412	34	490,271
2) Others	35	6,899	32	6,943	35	6,826
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	567	1,178,918	508	1,295,215	496	1,250,879
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	1,077	7	1,133	7	788
Utilities	320	426,386	279	449,546	283	453,014
Transport, storage and communications	76	288,663	79	292,733	80	305,958
Manufacturing	92	74,770	70	99,511	66	72,514
Mining and Quarrying	1	64,899	1	64,899	1	64,899
Construction	28	15,555	30	13,065	15	6,989
Commerce and Trade	31	305,429	30	372,431	29	342,695
Others	12	2,138	12	1,897	15	4,023
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	719	287,550	602	269,067	570	236,184
Mutual Funds and AMC's	6	3,393	7	6,566	5	1,268
Insurance & Pension Funds	216	3,053	129	2,929	116	3,887
MFIs and DFIs	119	216,403	114	184,336	113	159,720
Stock Exchange & Brokerage Houses	180	12,452	165	12,368	153	13,411
Modarabas	4	489	4	1,098	4	587
Other NBFIs	194	51,760	183	61,771	179	57,311
IV. PRIVATE SECTOR (BUSINESS)	1,043,354	5,065,419	1,019,373	4,822,880	1,003,171	4,777,392
A. Agriculture, forestry and fishing	745,153	320,619	724,460	324,244	711,969	351,818
1. Crop and animal production, hunting and related service activities	744,340	319,328	723,643	322,626	711,139	350,008
Growing of Wheat, Rice, Sugar Cane & Cotton	321,769	167,884	315,665	157,172	311,698	167,016
Growing of tropical, subtropical, pome and stone fruits & vegetables	33,870	11,940	29,865	11,257	26,288	10,158
Growing of other fruits, vegetables and crops	21,615	11,960	21,195	12,890	22,638	16,791
Raising of livestock and other related activities	280,283	101,050	269,042	103,924	260,210	109,017
Other agricultural support activities	86,802	26,492	87,872	37,376	90,302	47,021
Hunting, trapping and related service activities	1	3	4	8	3	5
2 - Forestry and logging	121	16	131	18	132	21
03 - Fishing and aquaculture	692	1,274	686	1,599	698	1,789
B. Mining and quarrying	719	45,067	717	43,508	719	45,004
05 - Mining of coal and lignite	48	35,111	45	32,576	50	32,602
06 - Extraction of crude petroleum and natural gas	503	8,903	505	9,942	516	11,540
07 - Mining of metal ores	13	185	19	182	18	198
08 - Other mining and quarrying	152	858	146	798	134	663
09 - Mining support service activities	3	10	2	10	1	-
C. Manufacturing	107,054	3,229,150	102,349	3,031,581	100,401	2,950,361
10 - Manufacture of food products	55,088	789,937	53,951	714,723	51,856	637,274
11 - Manufacture of beverages	465	19,145	420	16,034	396	16,851
12 - Manufacture of tobacco products	228	2,443	222	1,773	202	134
13 - Manufacture of textiles	18,436	1,126,480	17,301	1,068,771	17,834	1,131,422
Preparation and spinning of textile fibres	7,009	420,626	6,541	406,991	6,729	437,417
Weaving of textiles	3,383	243,495	3,123	234,669	3,250	245,803
Finishing of textiles	3,217	209,821	3,057	191,600	3,131	200,381
Manufacture of knitted and crocheted fabrics	424	36,545	384	37,249	376	39,673
Manufacture of made-up textile articles, except apparel	2,258	115,895	2,100	106,947	2,103	106,741
Manufacture of carpets and rugs	113	888	98	885	108	908
Manufacture of other textiles n.e.c.	2,032	99,210	1,998	90,430	2,137	100,498
14 - Manufacture of wearing apparel	3,815	130,090	3,606	137,331	3,527	137,269
15 - Manufacture of leather and related products	1,610	33,451	1,591	31,518	1,604	31,513

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	270	5,741	270	5,934	251	5,256
Manufacture of luggage, handbags and the like, saddlery and harness	69	1,368	66	1,414	65	1,454
Manufacture of footwear	1,271	26,342	1,255	24,170	1,288	24,803
a. Leather wear	963	20,148	967	18,087	990	18,507
b. Rubber and Plastic wear	308	6,194	288	6,083	298	6,296
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	395	6,187	363	6,522	376	7,417
17 - Manufacture of paper and paper products	1,077	64,127	996	56,066	1,010	60,893
18 - Printing and reproduction of recorded media	575	7,002	535	6,787	511	7,176
Printing and other service activities related to printing	568	6,843	528	6,631	504	7,004
Reproduction of recorded media	7	159	7	156	7	172
19 - Manufacture of coke and refined petroleum products	1,200	126,577	1,193	124,979	1,231	106,618
20 - Manufacture of chemicals and chemical products	5,344	211,106	4,756	208,202	4,713	169,456
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	3,273	53,829	2,978	51,622	2,972	53,629
22 - Manufacture of rubber and plastics products	1,997	55,908	1,659	45,888	1,725	49,748
23 - Manufacture of other non-metallic mineral products	1,402	213,501	1,384	212,814	1,361	196,635
24 - Manufacture of basic metals	3,779	144,350	3,536	142,565	3,519	143,951
25 - Manufacture of fabricated metal products, except machinery and equipment	823	22,864	748	20,830	688	19,709
26 - Manufacture of computer, electronic and optical products	177	2,514	170	3,627	156	3,981
27 - Manufacture of electrical equipment	1,670	102,508	1,401	86,759	1,339	92,878
28 - Manufacture of machinery and equipment	634	13,765	598	12,566	583	8,554
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,239	51,047	1,183	32,139	1,133	28,364
30 - Manufacture of other transport equipment	445	11,473	409	10,891	401	9,922
31 - Manufacture of furniture	726	4,945	719	5,091	740	4,690
32 - Other manufacturing	2,582	33,826	2,555	31,998	2,439	30,836
Manufacture of jewellery and related articles	272	285	274	278	276	259
Manufacture of imitation jewellery and related articles	6	34	6	33	6	33
Manufacture of musical instruments	67	1,128	55	949	53	886
Manufacture of sports goods	311	6,745	289	5,795	266	5,936
Manufacture of games and toys	6	1	6	2	5	1
supplies	238	3,886	203	3,598	185	3,187
Manufacture of Handicrafts	143	66	142	47	140	50
Other manufacturing n.e.c.	1,539	21,681	1,580	21,297	1,508	20,485
33 - Repair and installation of machinery and equipment	74	2,076	75	2,087	85	1,441
D. Electricity, gas, steam and air conditioning supply	1,201	422,594	1,087	395,525	1,105	376,242
Electric power generation, transmission and distribution	1,050	414,514	960	388,215	977	368,732
a) Hydal	157	26,595	146	25,794	146	19,418
b) Thermal	181	119,113	170	100,629	172	96,284
c) Coal Based	50	88,510	50	89,306	56	87,345
d) Wind	106	32,704	106	31,591	105	30,193
e) Solar	88	5,958	75	5,587	86	6,446
f) Other	468	141,634	413	135,308	412	129,046
Manufacture of gas; distribution of gaseous fuels through mains	138	8,050	115	7,280	117	7,482
Steam and air conditioning supply	13	30	12	30	11	28
E. Water supply; sewerage, waste management and remediation activities	134	11,239	103	13,343	111	13,746
36 - Water collection, treatment and supply	37	42	34	40	39	57
37 - Sewerage	10	13	9	12	7	6
38 - Waste collection, treatment and disposal activities; materials recovery services	85	11,179	60	13,291	65	13,683
services	2	4	-	-	-	-
F. Construction	2,902	134,930	2,792	130,788	2,838	135,028
41 - Construction of buildings	1,829	96,787	1,763	94,741	1,783	96,452
42 - Civil engineering	951	36,791	916	34,736	935	37,210
43 - Specialized construction activities	122	1,352	113	1,311	120	1,366

3.2.4 Advances Classified by Borrowers

Conventional Banking

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	124,185	361,071	125,522	325,234	127,052	353,468
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,264	28,277	4,259	25,819	4,306	23,795
46 - Wholesale trade, except of motor vehicles and motorcycles	28,374	211,105	27,931	178,396	27,284	211,859
47 - Retail trade, except of motor vehicles and motorcycles	91,547	121,688	93,332	121,019	95,462	117,815
H. Transportation and storage	21,352	87,257	20,899	85,498	20,299	86,045
49 - Land transport and transport via pipelines	6,534	48,363	6,089	44,385	6,264	44,778
50 - Water transport	55	115	47	170	44	163
51 - Air transport	60	1,310	53	1,286	48	995
52 - Warehousing and support activities for transportation	14,547	33,157	14,575	35,860	13,786	36,239
53 - Courier activities other than national post activities	156	4,312	135	3,797	157	3,870
I. Accommodation and food service activities	1,705	26,442	1,685	26,663	1,636	25,705
55 - Accommodation	483	18,257	556	18,771	472	17,898
56 - Food and beverage service activities	1,222	8,185	1,129	7,892	1,164	7,808
J. Information and communication	2,099	232,484	1,857	245,378	1,936	249,057
58 - Publishing activities	517	1,574	399	1,589	405	1,431
59 - Motion picture, video and television programme production, sound recording and music publishing activities	83	2,516	78	2,446	81	2,362
60 - Programming and broadcasting activities	44	309	40	611	43	1,080
61 - Telecommunications	678	218,639	710	232,890	767	233,643
62 - Computer programming, consultancy and related activities	673	7,530	529	5,735	543	8,440
63 - Information service activities	104	1,917	101	2,108	97	2,100
K. Real estate activities	639	21,005	551	21,320	560	19,606
L. Professional, scientific and technical activities	4,948	47,229	7,900	51,615	8,204	45,956
69 - Legal and accounting activities	75	640	71	487	74	455
71 - Architectural and engineering activities; technical testing and analysis	14	534	13	650	15	583
72 - Scientific research and development	242	4,747	215	4,433	233	5,038
73 - Advertising and market research	43	2,956	40	2,749	36	2,585
74 - Other professional, scientific and technical activities	1,034	3,215	920	3,093	873	3,029
75 - Veterinary activities	3,522	34,845	6,624	40,121	6,956	34,208
77 - Rental and leasing activities	18	292	17	82	17	58
M. Administrative and support service activities	7,102	43,014	7,220	40,395	7,191	43,776
78 - Employment activities	366	1,653	323	1,372	354	1,579
79 - Travel agency, tour operator, reservation service and related activities	25	197	21	154	22	153
80 - Security and investigation activities	703	12,703	635	9,752	662	12,593
81 - Services to buildings and landscape activities	225	2,192	170	2,161	168	2,061
82 - Office administrative, office support and other business support activities	34	187	33	133	29	134
N. Education	5,749	26,081	6,038	26,822	5,956	27,256
O. Human health and social work activities	1,284	21,777	1,261	22,119	1,266	20,551
86 - Human health activities	1,110	10,344	1,103	9,897	1,114	11,183
87 - Residential care activities	1,086	10,305	1,082	9,881	1,094	11,087
88 - Social work activities with and without accommodation	5	21	2	1	1	1
P. Arts, entertainment and recreation	19	17	19	15	19	95
81 - Arts, entertainment and recreation	81	468	83	465	84	449
Q. Other service activities	21,686	50,730	19,784	55,307	16,686	49,397
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	104	10,755	113	10,078	119	9,184
A. Government Trusts and Non-profit Organizations	33	731	33	591	36	607
B. Private Trusts and Non-profit Organizations	5,712	10,125	5,722	9,621	5,728	8,675
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	4	378	3	379	3	379
VI. PERSONAL	2,852,995	755,019	2,958,195	762,080	2,892,593	769,180
A. Bank Employees	137,239	203,214	140,861	216,796	143,535	231,911
1) For house building	66,692	157,626	67,763	168,536	68,632	182,066
2) For transport i.e. purchase of car etc.	42,016	40,587	42,860	42,477	43,323	43,524
3) Other purposes	28,531	5,001	30,238	5,783	31,580	6,321
B. Consumer Financing	2,711,252	551,088	2,812,836	544,593	2,744,586	536,613
1) For house building	15,463	86,261	15,387	84,694	15,267	82,892
2) For transport i.e. purchase of car etc	174,913	139,121	167,385	128,687	157,587	119,174
3) Credit cards	1,793,109	78,953	1,874,230	83,078	1,819,630	90,962
4) Consumers durable	33,062	6,317	33,206	6,671	33,486	6,523
5) Personal loans	694,705	240,436	722,628	241,461	718,616	237,062
C) Other	4,504	717	4,498	691	4,472	657
VII. OTHER	11	1,579	9	1,255	9	703
Total	3,903,605	8,217,306	3,984,635	8,437,138	3,902,792	8,344,354

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-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	462,262	3,237,814	468,913	3,370,779	462,483	3,097,853
I. GOVERNMENT	49	518,402	56	611,236	45	426,311
A. Federal Government	39	338,273	43	354,596	31	242,032
1) Commodity Operations	29	335,011	33	352,236	23	240,015
2) Others	10	3,261	10	2,359	8	2,017
B. Provincial Governments	10	180,129	13	256,640	14	184,279
1) Commodity Operations	9	180,093	12	256,589	13	184,228
2) Others	1	36	1	51	1	51
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	179	327,621	214	362,618	217	311,542
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	7	13	7	12	7	11
Utilities	127	129,296	153	133,971	133	136,031
Transport, storage and communications	33	115,395	37	157,652	36	124,576
Manufacturing	1	5	6	19	7	23
Mining and Quarrying	-	-	-	-	-	-
Construction	5	2,698	7	2,487	4	2,073
Commerce and Trade	4	77,587	3	67,955	4	48,249
Others	2	2,627	1	523	26	580
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	743	53,394	714	60,943	675	59,457
Mutual Funds and AMC's	98	351	99	382	91	278
Insurance & Pension Funds	408	759	392	750	371	695
MFIs and DFIs	12	36,096	21	33,160	26	33,172
Stock Exchange & Brokerage Houses	83	2,828	62	3,450	57	3,299
Modarabas	112	5,127	101	4,762	90	4,168
Other NBFIs	30	8,233	39	18,440	40	17,845
IV. PRIVATE SECTOR (BUSINESS)	59,354	1,959,893	58,798	1,967,586	57,413	1,940,266
A. Agriculture, forestry and fishing	4,022	17,880	4,563	19,672	4,827	22,593
1. Crop and animal production, hunting and related service activities	4,013	17,751	4,553	19,541	4,813	22,421
Growing of Wheat, Rice, Sugar Cane & Cotton	565	1,175	824	1,801	883	1,975
Growing of tropical, subtropical, pome and stone fruits & vegetables	43	62	79	170	75	174
Growing of other fruits, vegetables and crops	165	399	175	398	157	366
Raising of livestock and other related activities	1,023	9,358	1,032	9,293	1,020	11,308
Other agricultural support activities	2,217	6,756	2,443	7,879	2,678	8,597
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	4	10	3	8	3	7
03 - Fishing and aquaculture	5	119	7	122	11	165
B. Mining and quarrying	205	22,122	225	33,508	218	24,746
05 - Mining of coal and lignite	26	15,767	28	19,732	25	11,440
06 - Extraction of crude petroleum and natural gas	139	5,339	142	8,169	142	8,387
07 - Mining of metal ores	5	422	5	424	5	422
08 - Other mining and quarrying	34	582	49	5,172	45	4,487
09 - Mining support service activities	1	12	1	11	1	10
C. Manufacturing	31,153	1,391,936	30,826	1,385,117	29,248	1,364,965
10 - Manufacture of food products	6,522	311,281	6,563	294,989	6,039	252,905
11 - Manufacture of beverages	571	29,855	591	35,054	616	36,758
12 - Manufacture of tobacco products	431	1,208	434	1,242	426	1,323
13 - Manufacture of textiles	8,236	450,063	8,240	449,665	8,349	472,448
Preparation and spinning of textile fibres	2,445	124,796	2,322	126,290	2,343	134,227
Weaving of textiles	1,999	79,066	2,032	80,631	2,119	82,846
Finishing of textiles	1,033	88,137	1,008	89,686	1,072	92,651
Manufacture of knitted and crocheted fabrics	371	15,796	354	14,647	327	16,187
Manufacture of made-up textile articles, except apparel	1,017	78,689	1,048	79,329	1,089	82,607
Manufacture of carpets and rugs	39	267	31	233	34	241
Manufacture of other textiles n.e.c.	1,332	63,311	1,445	58,851	1,365	63,690
14 - Manufacture of wearing apparel	1,136	77,953	1,090	76,402	1,059	77,952
15 - Manufacture of leather and related products	514	15,947	491	16,110	436	15,373

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	130	1,846	134	1,823	127	2,054
Manufacture of luggage, handbags and the like, saddlery and harness	28	572	28	685	31	622
Manufacture of footwear	356	13,530	329	13,602	278	12,697
a. Leather wear	323	11,882	314	11,863	236	10,780
b. Rubber and Plastic wear	33	1,648	15	1,740	42	1,918
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	77	1,456	73	1,777	82	1,509
17 - Manufacture of paper and paper products	406	35,602	450	39,493	560	36,543
18 - Printing and reproduction of recorded media	393	9,314	404	10,348	358	11,486
Printing and other service activities related to printing	390	8,296	400	8,865	354	10,037
Reproduction of recorded media	3	1,018	4	1,483	4	1,449
19 - Manufacture of coke and refined petroleum products	206	20,847	236	20,252	234	23,987
20 - Manufacture of chemicals and chemical products	3,851	107,086	3,736	109,706	3,596	103,864
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,597	48,231	2,576	55,420	2,246	57,787
22 - Manufacture of rubber and plastics products	1,015	28,327	1,036	27,580	881	28,868
23 - Manufacture of other non-metallic mineral products	643	84,192	608	87,181	622	88,863
24 - Manufacture of basic metals	1,254	64,092	1,179	59,079	1,107	57,080
25. Manufacture of fabricated metal products, except machinery and equipment	223	9,647	219	8,245	193	8,489
26 - Manufacture of computer, electronic and optical products	153	6,041	151	5,784	145	7,888
27 - Manufacture of electrical equipment	797	28,562	723	27,504	592	26,616
28 - Manufacture of machinery and equipment	340	7,181	300	7,608	269	5,504
29 - Manufacture of motor vehicles, trailers and semi-trailers	717	37,501	655	34,558	628	33,464
30 - Manufacture of other transport equipment	144	2,874	136	2,821	125	2,625
31 - Manufacture of furniture	99	1,023	122	979	79	955
32. Other manufacturing	796	13,456	782	13,134	590	12,530
Manufacture of jewellery and related articles	5	90	5	88	6	91
Manufacture of imitation jewellery and related articles	1	64	4	64	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	42	1,301	55	645	44	770
Manufacture of games and toys	2	11	-	-	-	-
supplies	146	1,543	149	2,230	158	2,248
Manufacture of Handicrafts	1	0	1	0	4	8
Other manufacturing n.e.c.	599	10,446	568	10,107	378	9,413
33 - Repair and installation of machinery and equipment	32	199	31	186	16	149
D. Electricity, gas, steam and air conditioning supply	1,473	180,913	1,279	174,968	1,165	161,950
Electric power generation, transmission and distribution	1,397	177,661	1,219	171,728	1,092	158,995
a) Hydal	456	6,995	349	4,855	326	3,843
b) Thermal	45	53,347	43	43,731	47	40,067
c) Coal Based	29	31,786	35	34,597	35	36,786
d) Wind	73	30,496	67	29,915	68	29,323
e) Solar	13	1,547	15	1,531	19	2,075
f) Other	781	53,489	710	57,099	597	46,901
Manufacture of gas; distribution of gaseous fuels through mains	68	3,240	53	3,240	54	2,937
Steam and air conditioning supply	8	13	7	-	19	18
E. Water supply; sewerage, waste management and remediation activities	25	2,567	25	1,204	22	4,113
36 - Water collection, treatment and supply	5	185	5	138	2	115
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	18	2,382	17	1,062	17	3,994
services	2	1	3	4	3	4
F. Construction	992	60,252	928	59,445	866	58,424
41 - Construction of buildings	618	46,755	559	45,066	585	46,797
42 - Civil engineering	263	11,555	248	12,419	253	10,049
43 - Specialized construction activities	111	1,941	121	1,959	28	1,577

3.2.5 Advances Classified by Borrowers

Islamic Banking

(Million Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	11,982	111,829	11,121	109,038	11,842	112,490
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	637	3,301	582	2,821	565	2,730
46 - Wholesale trade, except of motor vehicles and motorcycles	7,260	64,238	6,782	63,760	7,369	67,871
47 - Retail trade, except of motor vehicles and motorcycles	4,085	44,290	3,757	42,457	3,908	41,889
H. Transportation and storage	3,513	30,322	3,174	31,477	2,899	30,644
49 - Land transport and transport via pipelines	1,906	12,362	1,713	11,893	1,556	11,403
50 - Water transport	28	507	31	1,033	25	332
51 - Air transport	72	265	68	227	68	366
52 - Warehousing and support activities for transportation	1,289	15,721	1,147	15,722	1,036	16,016
53 - Courier activities other than national post activities	218	1,467	215	2,602	214	2,526
I. Accommodation and food service activities	660	10,496	451	10,267	449	10,079
55 - Accommodation	83	4,242	83	3,919	81	3,683
56 - Food and beverage service activities	577	6,253	368	6,347	368	6,396
J. Information and communication	1,004	77,718	1,087	82,646	955	88,998
58 - Publishing activities	365	1,068	448	834	354	765
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	6	692	7	681	7	671
61 - Telecommunications	195	68,897	207	73,996	253	80,871
62 - Computer programming, consultancy and related activities	328	4,246	317	4,315	252	3,415
63 - Information service activities	110	2,814	108	2,820	89	3,276
K. Real estate activities	290	14,561	288	14,934	249	14,548
L. Professional, scientific and technical activities	962	6,856	935	7,211	915	9,098
69 - Legal and accounting activities	96	462	91	421	88	412
71 - Architectural and engineering activities; technical testing and analysis	73	567	67	497	71	795
72 - Scientific research and development	231	881	210	681	193	567
73 - Advertising and market research	161	1,351	158	1,381	155	2,290
74 - Other professional, scientific and technical activities	224	1,331	200	1,440	214	1,263
75 - Veterinary activities	169	2,233	201	2,761	185	3,699
75 - Veterinary activities	8	31	8	30	9	73
M. Administrative and support service activities	1,293	7,163	1,161	7,909	1,102	7,422
77 - Rental and leasing activities	309	765	244	650	230	573
78 - Employment activities	30	238	16	199	15	119
79 - Travel agency, tour operator, reservation service and related activities	194	1,381	174	1,407	179	1,416
80 - Security and investigation activities	482	716	498	761	488	765
81 - Services to buildings and landscape activities	2	3	4	30	3	26
82 - Office administrative, office support and other business support activities	276	4,059	225	4,862	187	4,522
N. Education	715	10,605	713	11,316	695	11,935
O. Human health and social work activities	278	6,444	279	7,068	268	6,821
86 - Human health activities	278	6,444	279	7,068	267	6,804
87 - Residential care activities	-	-	-	-	1	17
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	35	1,216	25	1,425	23	1,445
Q. Other service activities	752	7,013	1,718	10,383	1,670	9,996
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	79	3,798	113	3,543	161	3,390
A. Government Trusts and Non-profit Organizations	29	307	30	174	23	76
B. Private Trusts and Non-profit Organizations	49	3,482	82	3,361	92	3,217
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	1	9	1	9	46	97
VI. PERSONAL	401,737	373,914	408,749	364,400	403,888	356,257
A. Bank Employees	19,120	45,984	19,913	49,254	20,970	53,526
1) For house building	8,046	36,328	8,390	39,146	8,856	42,817
2) For transport i.e. purchase of car etc.	8,051	9,135	8,215	9,503	8,466	10,004
3) Other purposes	3,023	522	3,308	605	3,648	704
B. Consumer Financing	382,600	327,928	388,815	315,144	382,898	302,729
1) For house building	19,650	128,639	19,347	127,620	19,108	125,388
2) For transport i.e. purchase of car etc	158,585	177,798	151,230	165,041	131,576	153,116
3) Credit cards	172,136	10,199	184,681	10,708	197,935	12,234
4) Consumers durable	4,156	556	3,907	609	3,201	580
5) Personal loans	28,073	10,735	29,650	11,165	31,078	11,411
C) Other	17	2	21	2	20	2
VII. OTHER	121	792	269	453	84	630
Total	462,262	3,237,814	468,913	3,370,779	462,483	3,097,853

3.3.1 Advances Classified by Rate of Interest/Return and Securities

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	Mar-23		Jun-23		Sep-23							Total
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances		
00.00	305,549	298,319	26,565	2,254	99,912	38,814	60,531	60	67,554	731	296,419	
01.00*	199	1,266	-	-	99	-	-	199	-	-	298	
02.00*	9,687	9,592	-	20	4,846	2,291	846	1,413	-	-	9,416	
03.00*	23,716	23,338	91	25	10,694	3,187	5,279	4	3,463	-	22,743	
04.00*	15,582	15,228	284	510	4,088	5,819	2,372	-	1,746	-	14,820	
05.00*	131,051	137,546	120	16	20,551	19,712	100,898	214	3,862	1,966	147,340	
06.00*	9,855	10,397	1,778	163	3,591	983	1,295	26	888	-	8,724	
07.00*	8,482	12,795	-	-	1,625	4,669	9,525	-	243	-	16,062	
08.00*	13,349	13,655	-	-	1,071	746	21	22	8,308	-	10,167	
08.25	156	106	-	-	105	-	-	-	-	-	105	
08.50	357	321	-	-	87	191	-	2	-	-	279	
08.75	-	-	-	-	-	-	-	-	-	-	-	
09.00	6,749	4,262	-	-	213	626	93	-	3,005	-	3,937	
09.25	-	-	-	-	-	-	-	-	-	-	-	
09.50	515	195	-	-	54	-	-	-	-	-	54	
09.75	204	-	-	-	-	-	-	-	-	-	-	
10.00	7,893	203	-	47	37	172	36	-	-	-	291	
10.25	65	20	-	-	-	-	-	20	-	-	20	
10.50	12	1	-	-	-	-	1	-	-	-	1	
10.75	33,352	40,393	-	-	288	-	13	-	40,380	-	40,681	
11.00	3,329	438	-	-	64	71	251	51	-	-	437	
11.25	42	41	-	-	1	-	40	-	-	-	41	
11.50	43,746	115,631	-	-	-	1	10	-	102,722	-	102,733	
11.75	6	2	-	-	-	0	1	-	-	-	1	
12.00	16,517	18,624	-	-	697	6	17,251	-	849	-	18,803	
12.25	143	104	-	-	0	-	71	-	10	-	81	
12.50	1,565	719	-	-	-	1	88	26	6	-	122	
12.75	304	293	-	-	-	1	4	24	-	-	29	
13.00	12,259	13,597	542	-	-	1	10,231	-	-	-	10,775	
13.25	68,019	68,065	-	72	6	64,901	0	-	-	-	64,980	
13.50	636	929	-	-	-	2	19	-	-	-	21	
13.75	1,133	36,799	-	-	47,411	0	1	-	-	-	47,413	
14.00	15,184	13,579	8,442	0	-	1	505	-	0	0	8,948	
14.25	225	123	-	-	-	8	73	-	-	-	81	
14.50	49	9	4	-	-	3	0	-	-	-	8	
14.75	6,064	5,541	-	-	3,656	12	1,968	-	1	-	5,637	
15.00	6,057	4,771	5,029	-	-	108	8	-	412	-	5,557	
15.25	25,583	28,805	-	-	30,448	4	2	-	17,878	-	48,332	
15.50	5,515	5,352	5,170	-	-	3	299	-	422	-	5,893	
15.75	7,060	6,973	-	-	-	4	6,949	298	0	0	7,251	
16.00	30,267	32,510	-	-	500	1,535	7,076	-	20,225	-	29,336	
16.25	7,555	3,153	-	-	-	2,526	721	2	98	-	3,347	
16.50	44,645	38,512	377	0	850	1,510	11,415	4	24,650	-	38,805	
16.75	32,497	4,013	-	-	50	0	1,527	-	3,149	-	4,726	
17.00	64,315	19,890	111	-	485	1,669	1,148	27	5,785	-	9,225	
17.25	62,992	46,206	-	1,084	14,475	115	6,788	-	20,117	-	42,578	
17.50	230,390	200,277	7,356	0	83,612	31,915	16,827	14	48,877	-	188,600	
17.75	52,224	26,679	-	-	2,919	14	2,917	-	2,888	-	22,308	
18.00	134,485	109,198	2,377	200	22,787	6,423	7,774	1,000	40,398	-	80,958	
18.25	32,302	19,635	-	301	4,353	2,205	4,200	-	2,931	-	13,990	
18.50	32,557	19,348	-	-	10,726	1,791	3,206	-	3,728	-	19,451	
18.75	26,360	5,233	-	-	849	758	302	-	168	-	2,077	
19.00	59,799	50,363	4,650	300	15,237	4,174	8,437	77	48,020	4	80,900	
19.25	40,691	17,119	-	-	12,141	1,125	337	37	-	-	13,640	
19.50	21,978	1,794	-	-	-	27	239	-	236	-	503	
19.75	9,403	2,567	10	-	28	1,067	285	-	1	-	1,391	
20.00	26,988	6,184	263	-	1,538	916	2,771	11	285	-	5,783	
20.25	8,448	5,691	186	-	747	1,624	1,856	199	6	-	4,618	
20.50	10,746	2,590	-	-	5	21	1,041	-	704	-	1,771	
20.75	66,079	3,349	-	-	2	384	130	-	-	-	516	
21.00	28,407	18,992	5,392	-	10,293	14	606	-	1,660	423	18,387	
21.25	10,037	6,098	335	-	1,070	2,504	808	24	91	-	4,832	
21.50	12,478	12,737	559	-	-	37	26	-	3	-	625	
21.75	3,962	7,656	-	-	-	37	19	32	0	-	88	
22.00	46,230	357,400	4,543	970	5,449	1,054	8,333	-	276	2,372	22,998	
22.25	9,158	16,974	147	13,333	330	4,323	119	-	4	-	18,256	
22.50	37,279	39,325	4,017	5,563	7,712	2,550	521	1,016	23,277	5	44,661	
22.75	2,076	54,738	-	7,965	6,196	2,073	26	4	-	-	16,263	
23.00	7,785	104,609	-	4,191	9,323	16,750	1,028	388	310,951	-	342,632	
23.25	6,130	23,040	1,341	2,886	9,819	7,284	1,545	-	35,502	625	59,002	
23.50	129,805	177,894	-	6,477	8,010	7,610	3,308	663	128,280	0	154,348	
23.75	11,165	14,159	-	2,909	15,695	2,043	4,990	814	61,952	-	88,403	
24.00	7,481	24,304	-	10,104	16,472	11,246	3,547	381	6,285	-	48,036	
24.25	1,639	5,592	-	1,293	6,901	4,267	2,754	69	607	-	15,891	
24.50	2,580	17,393	-	1,159	5,540	4,210	4,192	4,668	329	7	20,105	
24.75	113	4,467	-	215	4,780	3,157	2,040	147	284	-	10,623	
25.00 & above	66,269	156,672	1	1,619	18,617	34,902	126,399	2,501	17,683	11,435	213,156	
Total	2,160,305	2,544,393	93,260	63,675	527,053	306,195	457,939	14,435	1,061,201	17,568	2,541,326	
Weighted Average	14.48	16.08	12.53	21.92	14.10	15.21	15.01	20.57	18.50	25.67	16.49	

*01.00 stands for 00.25 to 01.24

: : : : : : : :

*08.00 stands for 07.25 to 08.24

3.3.2 Advances Classified by Rate of Interest/Return and Securities

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	Mar-23		Jun-23		Sep-23							Total
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances		
00.00	433,712	517,209	956	4,986	181,864	95,640	151,302	40,908	77,075	8,326	561,055	
01.00*	8,219	6,432	-	155	1,597	1,467	2,853	732	2,841	-	9,644	
02.00*	168,478	171,495	-	429	85,529	55,579	15,141	13,081	15,014	44	184,815	
03.00*	312,160	309,298	4	1,087	116,047	68,605	81,034	24,195	17,287	278	308,538	
04.00*	183,184	185,390	2	217	55,611	48,517	52,315	14,609	20,073	-	191,344	
05.00*	230,704	217,077	19	414	51,725	52,583	82,925	14,358	13,755	1,660	217,439	
06.00*	34,775	34,536	-	341	20,382	11,927	5,218	5,333	18,791	429	62,422	
07.00*	68,326	53,926	-	12	19,621	24,217	33,854	1,681	21,705	0	101,090	
08.00*	24,235	19,370	-	0	10,090	20,168	1,106	4,828	86,397	1	122,590	
08.25	6,743	16,353	-	-	5,872	15,885	527	2	158	0	22,444	
08.50	2,910	2,269	-	-	554	357	268	35	494	-	1,708	
08.75	4,203	3,750	-	-	0	63	341	3	81	-	488	
09.00	17,354	35,333	-	2	2,128	562	729	903	2,864	1,452	8,640	
09.25	9,359	2,610	-	17	2,019	300	159	9	119	-	2,623	
09.50	18,042	3,924	-	50	239	178	229	4	937	1	1,638	
09.75	8,954	1,100	-	-	161	438	70	0	49	0	719	
10.00	97,786	10,428	-	-	1,703	3,137	4,153	17	47,520	1	56,531	
10.25	5,225	14,710	-	-	128	93	389	9	247	1	866	
10.50	2,048	15,881	-	-	159	167	737	70	71	-	1,204	
10.75	4,540	11,831	-	-	1	355	592	3	23	4	978	
11.00	149,914	31,467	-	-	294	12,335	2,691	24	151	95	15,591	
11.25	1,810	858	-	-	-	511	490	6	10	41	1,058	
11.50	7,913	43,459	-	0	11,585	371	1,230	3	235	1	13,424	
11.75	2,774	1,996	-	-	10	1,533	289	23	760	1	2,616	
12.00	8,974	15,246	-	-	265	764	1,600	23	2	265	2,918	
12.25	3,998	2,636	-	-	703	909	321	3	273	1	2,210	
12.50	17,292	11,861	-	-	353	1,217	1,137	3	7	3	2,719	
12.75	26,469	35,570	-	-	224	2,613	628	6	58	0	3,529	
13.00	45,241	35,701	-	-	3,504	1,178	5,861	11	239	161	10,954	
13.25	17,316	18,342	-	-	38	2,321	261	6	150	6	2,782	
13.50	19,159	22,273	-	-	73	2,370	1,705	341	922	0	5,412	
13.75	16,726	15,129	-	-	-	5,322	1,075	13	35	0	6,445	
14.00	102,053	117,526	-	-	244	8,681	3,426	30	1,002	54	13,437	
14.25	4,891	1,709	-	-	3	937	638	1	3	5	1,587	
14.50	60,748	39,347	-	-	106	2,732	635	37	3	216	3,728	
14.75	18,664	2,679	-	-	5	1,149	603	8	219	3	1,986	
15.00	25,733	22,718	-	-	3,037	2,400	2,761	1,070	141	295	9,704	
15.25	48,773	33,813	-	-	15	625	2,491	-	30,029	0	33,159	
15.50	8,863	4,762	-	-	110	1,065	1,954	131	16	7	3,283	
15.75	65,140	50,263	-	0	24,808	3,352	1,121	0	10,111	4	39,396	
16.00	57,379	12,363	-	4	233	1,689	2,038	1,419	320	1,670	7,374	
16.25	116,779	94,269	-	970	1,901	18,746	18,556	11,198	146	10	51,527	
16.50	250,626	103,024	-	18	34,743	8,572	10,141	10,298	727	28	64,527	
16.75	127,569	59,752	-	-	2,462	4,455	1,312	1,320	442	44	10,035	
17.00	751,353	195,893	-	-	6,320	6,392	4,452	1,591	1,909	1,247	21,912	
17.25	415,787	45,782	-	-	1,208	899	2,570	90	5,311	10	10,078	
17.50	216,926	40,410	-	-	3,056	2,609	3,993	737	3,224	3	13,623	
17.75	294,309	40,930	-	-	4,991	5,651	4,125	1,273	1,291	0	17,331	
18.00	274,586	178,287	-	360	35,180	10,866	10,925	6,655	6,299	10,119	71,303	
18.25	212,749	83,375	-	263	15,716	4,691	4,931	4,786	6,341	3	36,730	
18.50	229,425	41,180	-	1,002	30,967	4,981	2,589	3,119	3,226	4	45,889	
18.75	147,241	41,369	-	9	18,799	7,859	7,381	944	6,267	2	41,261	
19.00	173,187	49,001	-	2,137	196,761	40,655	49,510	20,147	48,743	3,923	361,876	
19.25	138,962	38,861	-	-	2,129	4,766	7,164	100	1,845	1,643	17,647	
19.50	338,326	34,601	-	0	2,058	2,676	1,415	9	671	36	6,866	
19.75	169,821	30,973	-	9	1,512	6,550	5,126	104	1,498	3	14,802	
20.00	329,946	75,319	600	1,772	6,780	14,854	8,952	203	3,258	2,562	38,981	
20.25	171,558	30,010	17	-	2,261	8,101	4,893	71	1,289	54	16,686	
20.50	246,033	18,518	-	0	4,381	1,424	2,182	138	508	14	8,647	
20.75	158,635	96,606	-	-	368	12,685	2,473	39	1,277	29	16,872	
21.00	201,339	68,470	-	-	1,041	5,051	2,941	57	5,620	1,131	15,841	
21.25	133,156	53,484	-	-	1,059	7,521	4,619	4,042	1,460	42	18,743	
21.50	127,230	115,799	-	300	1,165	2,299	4,744	92	2,566	19	11,186	
21.75	75,202	283,003	42	1	1,706	17,230	1,440	66	3,788	20	24,293	
22.00	218,070	502,038	99	259	16,453	43,066	9,881	168	11,635	2,883	84,444	
22.25	176,232	431,373	1	0	36,578	49,348	6,360	131	77,697	60	170,176	
22.50	293,645	517,056	-	15,000	43,921	69,168	16,934	8,457	89,927	19	243,426	
22.75	58,347	454,576	-	601	119,414	91,240	36,162	9,540	127,952	7	384,915	
23.00	144,042	546,263	0	8,206	197,172	128,898	37,980	19,123	132,755	3,885	528,020	
23.25	30,733	414,069	10	13,963	142,805	139,883	45,490	16,866	222,573	195	581,786	
23.50	30,223	494,197	-	11,527	219,903	92,849	67,462	18,589	345,114	75	755,519	
23.75	21,670	143,350	1	4,683	122,042	98,782	35,915	26,820	152,992	221	441,457	
24.00	35,044	360,712	-	4,300	137,097	72,534	57,336	24,377	232,539	3,671	531,854	
24.25	13,315	213,239	15	2,925	83,730	24,181	27,985	22,266	75,624	157	236,882	
24.50	17,431	170,983	-	2,402	80,390	42,547	33,025	19,635	107,938	152	286,089	
24.75	4,759	36,252	-	1,464	30,941	20,548	27,931	12,580	57,924	351	151,738	
25.00 & above	229,953	554,828	7,116	10,747	143,552	217,027	186,383	59,500	297,448	162,596	1,084,368	
Total	8,924,991	8,810,492	8,883	90,631	2,351,602	1,743,915	1,222,179	429,067	2,410,011	201,133	8,457,421	
Weighted Average	16.26	18.33	26.73	21.35	17.70	18.27	15.67	17.13	21.05	33.07	18.86	

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.1 Advances Classified by Rate of Interest/Return and Borrowers

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	Mar-23	Jun-23	Sep-23								Total	
	Total	Total	Non-Residents	Government	Domestic Constituents			Trust Funds and Non-profit Organizations		Sub Total		
					Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Personal	Others			
00.00	305,549	298,319	-	-	39,456	2,537	252,055	-	2,371	-	296,419	296,419
01.00*	199	1,266	-	-	-	-	298	-	-	-	298	298
02.00*	9,687	9,592	-	-	-	20	9,396	-	-	-	9,416	9,416
03.00*	23,716	23,338	-	-	-	-	18,449	-	4,293	-	22,743	22,743
04.00*	15,582	15,228	-	-	-	-	13,411	-	1,409	-	14,820	14,820
05.00*	131,051	137,546	-	645	-	15	48,433	-	98,247	-	147,340	147,340
06.00*	9,855	10,397	-	-	-	-	8,318	-	405	-	8,724	8,724
07.00*	8,482	12,795	-	-	-	-	10,065	-	5,997	-	16,062	16,062
08.00*	13,349	13,655	-	-	-	7,676	2,318	-	173	-	10,167	10,167
08.25	156	106	-	-	-	-	105	-	-	-	105	105
08.50	357	321	-	-	-	-	279	-	-	-	279	279
08.75	-	-	-	-	-	-	-	-	-	-	-	-
09.00	6,749	4,262	-	-	-	-	3,848	-	88	-	3,937	3,937
09.25	2,785	-	-	-	-	-	-	-	-	-	-	-
09.50	515	195	-	-	-	-	54	-	-	-	54	54
09.75	204	-	-	-	-	-	-	-	-	-	-	-
10.00	7,893	203	-	-	-	-	291	-	0	-	291	291
10.25	65	20	-	-	-	-	20	-	-	-	20	20
10.50	12	1	-	-	-	-	1	-	-	-	1	1
10.75	33,352	40,393	-	-	40,380	-	302	-	-	-	40,681	40,681
11.00	3,329	438	-	51	-	-	386	-	-	-	437	437
11.25	42	41	-	-	-	-	41	-	-	-	41	41
11.50	43,746	115,631	-	-	102,721	-	10	-	2	-	102,733	102,733
11.75	6	2	-	-	-	-	1	-	0	-	1	1
12.00	16,517	18,624	-	-	-	-	18,802	-	0	-	18,803	18,803
12.25	143	104	-	-	-	-	81	-	-	-	81	81
12.50	1,565	719	-	-	-	-	121	-	1	-	122	122
12.75	304	293	-	-	-	-	28	-	1	-	29	29
13.00	12,259	13,597	-	-	-	-	10,750	-	25	-	10,775	10,775
13.25	68,019	68,065	-	72	64,899	-	7	-	1	-	64,980	64,980
13.50	636	929	-	-	-	-	7	-	14	-	21	21
13.75	1,133	36,799	-	47,411	-	-	1	-	0	-	47,413	47,413
14.00	15,184	13,579	-	-	-	-	8,942	-	6	-	8,948	8,948
14.25	225	123	-	-	-	-	73	-	8	-	81	81
14.50	49	9	-	-	-	-	5	-	3	-	8	8
14.75	6,064	5,541	-	-	-	-	5,625	-	12	-	5,637	5,637
15.00	6,057	4,771	-	-	-	-	5,557	-	1	-	5,557	5,557
15.25	25,583	28,805	-	30,448	17,878	-	0	-	6	-	48,332	48,332
15.50	5,515	5,352	-	-	-	-	5,890	-	3	-	5,893	5,893
15.75	7,060	6,973	-	-	289	-	6,958	-	4	-	7,251	7,251
16.00	30,267	32,510	-	-	18,871	-	10,399	-	67	-	29,336	29,336
16.25	7,555	3,153	-	-	-	-	3,344	-	3	-	3,347	3,347
16.50	44,645	38,512	-	-	10,000	162	28,633	-	10	-	38,805	38,805
16.75	32,497	4,013	-	-	2,498	-	2,228	-	0	-	4,726	4,726
17.00	64,315	19,890	-	-	966	287	7,281	-	139	552	9,225	9,225
17.25	62,992	46,206	-	-	-	-	42,489	-	88	-	42,578	42,578
17.50	230,390	200,277	-	52,066	8,892	-	127,597	-	45	-	188,600	188,600
17.75	52,224	26,679	-	-	-	-	22,272	-	37	-	22,308	22,308
18.00	134,485	109,198	-	8,324	31,100	-	41,411	-	124	-	80,958	80,958
18.25	32,302	19,635	-	-	-	15	13,189	-	787	-	13,990	13,990
18.50	32,557	19,348	-	-	-	-	18,834	-	618	-	19,451	19,451
18.75	26,360	5,233	-	-	-	11	1,286	-	629	150	2,077	2,077
19.00	59,799	50,363	-	-	43,219	4,556	32,820	-	305	-	80,900	80,900
19.25	40,691	17,119	-	-	-	-	12,851	-	788	-	13,640	13,640
19.50	21,978	1,794	-	-	-	-	300	-	202	-	503	503
19.75	9,403	2,567	-	-	-	-	273	-	1,118	-	1,391	1,391
20.00	26,988	6,184	-	-	-	-	5,508	-	275	-	5,783	5,783
20.25	8,448	5,691	-	-	-	-	3,384	-	1,235	-	4,618	4,618
20.50	10,746	2,590	-	-	-	-	1,712	-	59	-	1,771	1,771
20.75	66,079	3,349	-	-	-	-	155	-	360	-	516	516
21.00	28,407	18,992	-	-	-	-	17,654	-	310	423	18,387	18,387
21.25	10,037	6,098	-	-	-	-	2,376	-	2,455	-	4,832	4,832
21.50	12,478	12,737	-	-	-	-	589	-	36	-	625	625
21.75	3,962	7,656	-	-	-	-	67	-	22	-	88	88
22.00	46,230	357,400	-	-	-	-	22,605	-	340	54	22,998	22,998
22.25	9,158	16,974	-	-	13,333	-	3,071	-	1,852	-	18,256	18,256
22.50	37,279	39,325	-	17,606	3,783	250	17,330	-	5,692	-	44,661	44,661
22.75	2,076	54,738	-	-	3,832	-	12,417	-	13	-	16,263	16,263
23.00	7,785	104,609	-	308,713	7,311	170	26,006	-	432	-	342,632	342,632
23.25	6,130	23,040	-	-	35,496	1,250	20,577	361	1,318	-	59,002	59,002
23.50	129,805	177,894	-	2,408	-	432	25,663	-	125,845	-	154,348	154,348
23.75	11,165	14,159	-	-	61,124	234	27,034	-	11	-	88,403	88,403
24.00	7,481	24,304	-	1,602	-	5,033	41,360	-	42	-	48,036	48,036
24.25	1,639	5,592	-	307	-	-	15,302	-	282	-	15,891	15,891
24.50	2,580	17,393	-	733	3,276	550	14,281	721	544	-	20,105	20,105
24.75	113	4,467	-	-	-	-	10,043	289	291	-	10,623	10,623
25.00 & above	66,269	156,672	-	627	14,640	922	174,090	72	22,806	-	213,156	213,156
Total	2,160,305	2,544,393	-	471,014	523,963	24,117	1,237,359	1,443	282,251	1,179	2,541,326	2,541,326

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	Mar-23	Jun-23	Sep-23								Sub Total	Total	
	Domestic Constituents												
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others			
00.00	433,712	517,209	-	224	3,862	5,747	515,362	1,504	34,350	5	561,055	561,055	
01.00*	8,219	6,432	-	166	-	155	5,639	906	2,778	-	9,644	9,644	
02.00*	168,478	171,495	-	21	-	317	174,751	542	9,182	2	184,815	184,815	
03.00*	312,160	309,298	-	161	-	161	255,048	405	52,923	1	308,538	308,538	
04.00*	183,184	185,390	-	-	56	5	140,178	142	50,962	2	191,344	191,344	
05.00*	230,704	217,077	-	-	207	-	140,081	461	76,647	43	217,439	217,439	
06.00*	34,775	34,536	-	27	12,425	-	41,446	8	8,516	-	62,422	62,422	
07.00*	68,326	53,926	-	86	43,867	-	29,220	-	27,917	-	101,090	101,090	
08.00*	24,235	19,370	-	-	96,817	-	25,211	-	562	-	122,590	122,590	
08.25	6,743	16,353	-	50	15,872	-	6,520	-	2	-	22,444	22,444	
08.50	2,910	2,269	-	-	-	-	1,666	-	41	-	1,708	1,708	
08.75	4,203	3,750	-	-	-	-	469	-	19	-	488	488	
09.00	17,354	35,333	-	-	-	9	8,269	-	362	-	8,640	8,640	
09.25	9,359	2,610	-	-	-	-	2,534	-	89	-	2,623	2,623	
09.50	18,042	3,924	-	-	864	-	506	-	209	60	1,638	1,638	
09.75	8,954	1,100	-	-	-	-	492	-	227	-	719	719	
10.00	97,786	10,428	-	-	47,386	-	6,893	-	2,253	-	56,531	56,531	
10.25	5,225	14,710	-	-	-	-	436	-	430	-	866	866	
10.50	2,048	15,881	-	-	-	-	938	-	266	-	1,204	1,204	
10.75	4,540	11,831	-	-	-	-	199	-	779	-	978	978	
11.00	149,914	31,467	-	-	-	-	2,973	-	12,619	-	15,591	15,591	
11.25	1,810	858	-	-	-	-	437	-	622	-	1,058	1,058	
11.50	7,913	43,459	-	-	-	-	11,805	-	1,619	-	13,424	13,424	
11.75	2,774	1,996	-	-	140	-	2,098	-	378	-	2,616	2,616	
12.00	8,974	15,246	-	-	-	-	745	-	2,173	-	2,918	2,918	
12.25	3,998	2,636	-	-	-	-	1,244	-	966	-	2,210	2,210	
12.50	17,292	11,861	-	-	-	-	644	-	2,075	-	2,719	2,719	
12.75	26,469	35,570	-	-	-	-	615	450	2,464	-	3,529	3,529	
13.00	45,241	35,701	-	-	-	399	4,045	-	6,510	-	10,954	10,954	
13.25	17,316	18,342	-	146	-	-	82	-	2,554	-	2,782	2,782	
13.50	19,159	22,273	-	-	-	-	1,546	-	3,778	88	5,412	5,412	
13.75	16,726	15,129	-	-	-	40	2,446	-	3,959	-	6,445	6,445	
14.00	102,053	117,526	-	-	-	-	3,543	28	9,865	-	13,437	13,437	
14.25	4,891	1,709	-	-	-	-	28	-	1,559	-	1,587	1,587	
14.50	60,748	39,347	-	-	-	-	218	-	3,510	-	3,728	3,728	
14.75	18,664	2,679	-	-	-	0	645	-	1,342	-	1,986	1,986	
15.00	25,733	22,718	-	-	-	4	5,579	-	4,120	-	9,704	9,704	
15.25	48,773	33,813	-	-	-	29,991	175	-	2,994	-	33,159	33,159	
15.50	8,863	4,762	-	-	-	-	480	-	2,803	-	3,283	3,283	
15.75	65,140	50,263	-	24,648	-	10,060	2,415	-	2,130	143	39,396	39,396	
16.00	57,379	12,363	-	-	-	-	2,940	0	4,384	49	7,374	7,374	
16.25	116,779	94,269	-	-	5,660	10	26,952	-	18,905	-	51,527	51,527	
16.50	250,626	103,024	-	30,007	6,338	39	25,271	-	2,872	-	64,527	64,527	
16.75	127,569	59,752	-	53	-	-	8,071	-	1,912	-	10,035	10,035	
17.00	751,353	195,893	-	-	3,842	117	12,801	-	5,152	-	21,912	21,912	
17.25	415,787	45,782	-	360	1,755	244	5,857	94	1,768	-	10,078	10,078	
17.50	216,926	40,410	-	-	-	3,003	7,095	-	3,525	-	13,623	13,623	
17.75	294,309	40,930	-	-	-	208	14,196	-	2,927	-	17,331	17,331	
18.00	274,586	178,287	-	-	6,222	-	61,035	4	4,043	-	71,303	71,303	
18.25	212,749	83,375	-	-	-	4	32,710	-	4,016	-	36,730	36,730	
18.50	229,425	41,180	-	-	-	113	41,985	-	3,791	-	45,889	45,889	
18.75	147,241	41,369	-	-	-	-	33,368	-	7,893	-	41,261	41,261	
19.00	173,187	49,001	-	-	-	0	349,537	-	12,339	-	361,876	361,876	
19.25	138,962	38,861	-	250	-	9	6,852	20	10,515	-	17,647	17,647	
19.50	338,326	34,601	-	-	-	-	3,488	95	3,284	-	6,866	6,866	
19.75	169,821	30,973	-	-	-	8	6,208	29	8,557	-	14,802	14,802	
20.00	329,946	75,319	-	-	-	1,103	27,810	-	10,068	-	38,981	38,981	
20.25	171,558	30,010	-	-	-	1	6,026	-	10,658	-	16,686	16,686	
20.50	246,033	18,518	-	-	-	10	6,362	-	2,275	-	8,647	8,647	
20.75	158,635	96,606	-	-	-	-	5,694	-	11,177	-	16,872	16,872	
21.00	201,339	68,470	-	58	4,627	199	6,958	-	3,999	-	15,841	15,841	
21.25	133,156	53,484	-	-	-	-	9,205	180	9,358	-	18,743	18,743	
21.50	127,230	115,799	-	114	-	309	4,880	-	5,883	-	11,186	11,186	
21.75	75,202	283,003	-	-	-	10,005	6,662	-	7,625	-	24,293	24,293	
22.00	218,070	502,038	-	79	280	34,494	44,391	-	5,200	-	84,444	84,444	
22.25	176,232	431,373	-	-	59,069	32,824	68,522	-	9,760	-	170,176	170,176	
22.50	293,645	517,056	-	739	71,182	30,196	139,542	-	1,767	-	243,426	243,426	
22.75	58,347	454,576	-	-	77,612	12,259	291,614	-	3,430	-	384,915	384,915	
23.00	144,042	546,263	-	91,879	27,554	39,999	358,012	1,554	8,979	42	528,020	528,020	
23.25	30,733	414,069	-	158,530	141,281	14,302	262,933	317	4,423	-	581,786	581,786	
23.50	30,223	494,197	-	267,338	119,117	14,742	349,503	1,411	3,408	-	755,519	755,519	
23.75	21,670	143,350	-	18,308	58,772	8,691	353,033	180	2,474	-	441,457	441,457	
24.00	35,044	360,712	-	148,993	26,436	3,584	337,850	413	14,578	-	531,854	531,854	
24.25	13,315	213,239	-	2,776	44,480	779	183,868	502	4,465	14	236,882	236,882	
24.50	17,431	170,983	-	50,525	37,576	954	191,014	283	5,723	14	286,089	286,089	
24.75	4,759	36,252	-	2,385	37,962	2,766	104,581	1,118	2,817	110	151,738	151,738	
25.00 & above	229,953	554,828	-	83,818	87,199	13,663	617,012	488	282,089	56	1,084,325	1,084,325	
Total	8,924,991	8,810,492	-	881,579	1,038,458	271,524	5,411,465	11,131	842,590	630	8,457,378	8,457,378	

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

Foreign Banks

(Million Rupees)

Rate of Interest/Return	Mar-23	Jun-23	Sep-23								Sub Total	Total	
	Total	Total	Non-Residents	Government	Domestic Constituents			Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal			Others
					Non-financial Public Sector Enterprises	NBFIs							
00.00	1,890	1,915	11	-	-	-	-	623	-	131	1	755	766
01.00*	-	-	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	-	-	-	-	-	-	-	-	-	-	-
03.00*	340	367	-	-	-	-	-	-	-	360	-	360	360
04.00*	52	61	-	-	-	-	-	-	-	55	-	55	55
05.00*	34	32	-	-	-	-	-	-	-	33	-	33	33
06.00*	13	17	-	-	-	-	-	-	-	17	-	17	17
07.00*	-	-	-	-	-	-	-	-	-	-	-	-	-
08.00*	283,792	371,788	-	-	-	-	-	-	-	-	-	-	-
08.25	-	-	-	374,060	-	-	-	-	-	-	-	374,060	374,060
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	-	-	-	-	-	-	-	-	-	-	-	-	-
13.25	-	-	-	-	-	-	-	-	-	-	-	-	-
13.50	-	-	-	-	-	-	-	-	-	-	-	-	-
13.75	-	-	-	-	-	-	-	-	-	-	-	-	-
14.00	-	-	-	-	-	-	-	-	-	-	-	-	-
14.25	-	-	-	-	-	-	-	-	-	-	-	-	-
14.50	-	-	-	-	-	-	-	-	-	-	-	-	-
14.75	-	-	-	-	-	-	-	-	-	-	-	-	-
15.00	-	-	-	-	-	-	-	-	-	-	-	-	-
15.25	-	-	-	-	-	-	-	-	-	-	-	-	-
15.50	-	-	-	-	-	-	-	-	-	-	-	-	-
15.75	-	-	-	-	-	-	-	-	-	-	-	-	-
16.00	400	-	-	-	-	-	-	-	-	-	-	-	-
16.25	23	-	-	-	-	-	-	-	-	-	-	-	-
16.50	2,021	-	-	-	-	-	-	-	-	-	-	-	-
16.75	-	-	-	-	-	-	-	-	-	-	-	-	-
17.00	9,604	1,400	-	-	-	-	-	-	-	-	-	-	-
17.25	8,913	-	-	-	-	-	-	-	-	-	-	-	-
17.50	1,133	-	-	-	-	-	-	-	-	-	-	-	-
17.75	6,028	100	-	-	-	-	-	-	-	-	-	-	-
18.00	10,769	6,300	-	-	-	-	5,400	-	-	-	-	5,400	5,400
18.25	795	445	-	-	-	-	-	-	-	-	-	-	-
18.50	5,222	1,281	-	-	-	-	-	-	-	-	-	-	-
18.75	72	-	-	-	-	-	-	-	-	-	-	-	-
19.00	1,587	1,587	-	-	-	-	-	-	-	-	-	-	-
19.25	2,681	300	-	-	-	-	-	-	-	-	-	-	-
19.50	3,705	287	-	-	-	-	-	-	-	-	-	-	-
19.75	4,289	299	-	-	-	-	-	-	-	-	-	-	-
20.00	2,737	125	-	-	-	-	-	-	-	-	-	-	-
20.25	7,934	-	-	-	-	-	-	-	-	-	-	-	-
20.50	1,877	239	-	-	-	-	59	-	-	-	-	59	59
20.75	7	4,803	-	-	-	-	-	-	-	-	-	-	-
21.00	-	-	-	-	-	-	-	-	-	-	-	-	-
21.25	1,547	500	-	-	-	-	3,304	-	-	-	-	3,304	3,304
21.50	1,500	569	-	-	-	-	-	-	-	-	-	-	-
21.75	-	8,109	-	-	-	-	-	-	-	-	-	-	-
22.00	-	6,292	-	-	-	-	-	-	-	-	-	-	-
22.25	4,145	14,576	-	-	-	-	3,047	-	-	-	-	3,047	3,047
22.50	-	7,213	-	-	-	-	5,233	-	-	-	-	5,233	5,233
22.75	2,792	10,541	-	-	-	-	6,531	-	-	-	-	6,531	6,531
23.00	125	6,072	-	-	-	-	14,480	-	-	-	-	14,480	14,480
23.25	-	-	-	-	-	-	0	-	-	-	-	0	0
23.50	-	229	-	-	-	-	13,824	-	-	-	-	13,824	13,824
23.75	-	-	-	-	-	-	6,330	-	-	-	-	6,330	6,330
24.00	-	1,351	-	-	-	-	2,693	-	-	-	-	2,693	2,693
24.25	-	840	-	-	-	-	-	-	-	-	-	-	-
24.50	700	700	-	-	-	-	150	-	-	-	-	150	150
24.75	3,000	3,000	-	-	-	-	3,680	-	-	-	-	3,680	3,680
25.00 & above	100	1,695	-	-	-	-	3,480	-	-	-	-	3,480	3,480
Total	369,824	453,032	11	374,060	-	-	68,834	-	596	1	443,491	443,502	

*01.00 stands for 00.25 to 01.24

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*08.00 stands for 07.25 to 08.24

3.4.4 Advances Classified by Rate of Interest/Return and Borrowers

Conventional Banking

(Million Rupees)

Rate of Interest/Return	Mar-23		Jun-23		Sep-23							Total
	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	
00.00	526,473	572,127	11	224	42,334	5,098	534,926	12	24,685	1	607,281	607,292
01.00*	7,419	6,727	-	166	-	155	5,184	906	2,501	-	8,912	8,912
02.00*	126,767	129,767	-	21	-	338	123,827	542	8,249	-	132,976	132,976
03.00*	250,751	253,546	-	-	-	161	206,988	115	45,189	-	252,453	252,453
04.00*	142,347	140,922	-	-	56	5	107,080	139	43,598	-	150,877	150,877
05.00*	267,336	252,494	-	645	207	-	130,089	4	132,787	-	263,733	263,733
06.00*	34,823	35,423	-	27	12,425	-	42,111	8	5,532	-	60,104	60,104
07.00*	34,130	42,823	-	86	43,867	-	34,239	-	14,827	-	93,020	93,020
08.00*	312,602	395,397	-	-	96,817	7,676	16,708	-	508	-	121,709	121,709
08.25	3,810	13,868	-	374,060	15,872	-	5,611	-	2	-	395,545	395,545
08.50	2,113	1,831	-	-	-	-	1,291	-	25	-	1,316	1,316
08.75	260	294	-	-	-	-	313	-	13	-	326	326
09.00	16,792	38,534	-	-	-	-	11,146	-	327	-	11,473	11,473
09.25	11,152	676	-	-	-	-	2,283	-	4	-	2,287	2,287
09.50	11,681	2,172	-	-	-	-	255	-	5	-	260	260
09.75	4,253	780	-	-	-	-	281	-	72	-	353	353
10.00	64,959	5,974	-	-	-	-	4,702	-	876	-	5,578	5,578
10.25	3,583	13,382	-	-	-	-	303	-	138	-	441	441
10.50	1,519	7,936	-	-	-	-	235	-	19	-	255	255
10.75	34,739	51,276	-	-	40,380	-	315	-	450	-	41,145	41,145
11.00	90,750	27,343	-	-	-	-	2,354	-	10,809	-	13,163	13,163
11.25	540	450	-	-	-	-	61	-	358	-	419	419
11.50	47,212	115,892	-	-	102,721	-	11,740	-	262	-	114,723	114,723
11.75	403	175	-	-	140	-	677	-	65	-	882	882
12.00	22,323	32,429	-	-	-	-	19,122	-	1,282	-	20,404	20,404
12.25	1,261	1,147	-	-	-	-	328	-	120	-	448	448
12.50	14,675	9,837	-	-	-	-	458	-	378	-	835	835
12.75	20,194	31,145	-	-	-	-	39	-	41	-	81	81
13.00	44,533	39,124	-	-	-	399	14,413	-	3,656	-	18,468	18,468
13.25	77,434	78,990	-	218	64,899	-	44	-	55	-	65,216	65,216
13.50	14,263	17,555	-	-	-	-	402	-	2,055	-	2,457	2,457
13.75	8,117	42,567	-	47,411	-	-	23	-	71	-	47,506	47,506
14.00	73,447	93,713	-	-	-	-	9,693	28	5,905	-	15,627	15,627
14.25	1,220	500	-	-	-	-	82	-	165	-	247	247
14.50	57,260	37,049	-	-	-	-	127	-	2,099	-	2,226	2,226
14.75	7,626	6,323	-	-	-	-	5,726	-	217	-	5,943	5,943
15.00	23,838	15,962	-	-	-	-	5,988	-	1,824	-	7,812	7,812
15.25	41,865	31,562	-	30,448	17,878	-	29	-	2,396	-	50,751	50,751
15.50	8,619	6,478	-	-	-	-	5,992	-	372	-	6,364	6,364
15.75	27,438	8,150	-	-	289	20	7,289	-	776	-	8,375	8,375
16.00	67,409	37,944	-	-	18,871	-	10,796	0	2,193	-	31,859	31,859
16.25	60,467	19,759	-	-	-	10	4,180	-	54	-	4,244	4,244
16.50	199,542	62,256	-	-	1,500	162	31,131	-	1,169	-	33,962	33,962
16.75	56,761	35,567	-	53	2,498	-	2,754	-	553	-	5,858	5,858
17.00	415,766	149,054	-	-	2,077	404	13,484	-	3,293	552	19,809	19,809
17.25	332,656	70,675	-	1	-	56	44,617	94	524	-	45,293	45,293
17.50	381,714	219,891	-	52,066	8,892	-	126,579	-	696	-	188,233	188,233
17.75	255,748	39,415	-	-	-	-	24,538	-	394	-	24,931	24,931
18.00	310,596	221,764	-	8,324	37,322	-	75,155	-	2,048	-	122,849	122,849
18.25	176,081	70,397	-	-	-	19	30,546	-	1,965	-	32,530	32,530
18.50	210,121	36,473	-	-	-	111	51,033	-	1,515	-	52,659	52,659
18.75	120,259	20,480	-	-	-	11	21,390	-	3,657	150	25,208	25,208
19.00	190,702	77,304	-	-	43,219	4,556	276,059	-	8,724	-	332,557	332,557
19.25	149,428	35,765	-	250	-	9	13,893	20	6,102	-	20,275	20,275
19.50	274,969	24,297	-	-	-	-	2,269	95	677	-	3,041	3,041
19.75	112,522	15,876	-	-	-	1	3,240	29	3,801	-	7,071	7,071
20.00	253,902	28,339	-	-	-	530	11,255	-	5,283	-	17,068	17,068
20.25	132,631	20,749	-	-	-	1	4,690	-	6,513	-	11,204	11,204
20.50	217,497	9,299	-	-	-	10	3,462	-	1,017	-	4,490	4,490
20.75	186,644	81,212	-	-	-	-	1,111	-	4,409	-	5,520	5,520
21.00	140,509	71,011	-	58	4,627	-	19,508	423	2,216	-	26,832	26,832
21.25	93,543	36,840	-	-	-	-	6,876	180	7,081	-	14,137	14,137
21.50	110,928	83,991	-	114	-	300	3,775	-	4,498	-	8,687	8,687
21.75	49,062	217,040	-	-	-	10,000	1,609	-	3,104	-	14,712	14,712
22.00	204,129	607,525	-	79	-	34,314	39,095	54	3,780	-	77,322	77,322
22.25	137,960	342,003	-	-	67,819	32,767	49,613	-	7,530	-	157,728	157,728
22.50	272,204	380,823	-	728	36,826	30,386	111,027	-	6,355	-	185,323	185,323
22.75	40,683	381,547	-	-	59,346	12,251	189,852	-	969	-	262,418	262,418
23.00	106,734	444,463	-	306,135	19,842	40,091	233,303	1,068	7,141	-	607,581	607,581
23.25	24,721	264,131	-	69,322	154,705	13,924	196,329	668	3,028	-	437,976	437,976
23.50	149,854	539,791	-	209,943	70,266	14,211	273,037	1,406	127,095	-	695,958	695,958
23.75	26,037	117,164	-	18,138	80,781	8,798	275,439	170	1,157	-	384,482	384,482
24.00	31,842	250,105	-	90,654	12,335	4,492	283,730	288	5,661	-	397,160	397,160
24.25	10,247	73,509	-	3,083	32,774	646	125,117	500	2,494	-	164,614	164,614
24.50	12,792	158,118	-	51,258	40,852	939	150,694	995	3,464	-	248,202	248,202
24.75	5,803	35,792	-	2,385	30,988	2,072	86,696	1,407	1,345	-	124,893	124,893
25.00 & above	254,312	594,430	-	34,445	87,455	11,264	667,034	509	214,961	-	1,015,668	1,015,668
Total	8,217,306	8,437,138	11	1,300,343	1,250,879	236,184	4,777,392	9,661	769,180	703	8,344,343	8,344,354

*01.00 stands for 00.25 to 01.24

: : : : : : : :

*08.00 stands for 07.25 to 08.24

3.4.5 Advances Classified by Rate of Return and Borrowers

Islamic Banking

(Million Rupees)

Rate of Return	Mar-23	Jun-23	Sep-23								Total	
	Total	Total	Domestic Constituents					Trust Funds and Non-profit Organizations		Sub Total		
			Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Personal	Others			
00.00	214,677	245,316	-	-	984	3,186	233,115	1,492	12,167	5	250,949	250,949
01.00*	999	971	-	-	-	-	754	-	277	-	1,031	1,031
02.00*	51,397	51,320	-	-	-	-	60,320	-	933	2	61,255	61,255
03.00*	85,465	79,457	-	-	-	-	66,509	290	12,387	1	79,187	79,187
04.00*	56,471	59,756	-	-	-	-	46,509	3	8,828	2	55,341	55,341
05.00*	94,452	102,161	-	-	-	15	58,424	456	42,141	43	101,079	101,079
06.00*	9,819	9,527	-	-	-	-	7,653	-	3,405	-	11,058	11,058
07.00*	42,677	23,897	-	-	-	-	5,046	-	19,086	-	24,132	24,132
08.00*	8,773	9,416	-	-	-	-	10,822	-	226	-	11,048	11,048
08.25	3,089	2,591	-	50	-	-	1,014	-	0	-	1,065	1,065
08.50	1,154	759	-	-	-	-	654	-	16	-	671	671
08.75	3,943	3,456	-	-	-	-	155	-	7	-	162	162
09.00	7,311	1,061	-	-	-	9	971	-	124	-	1,103	1,103
09.25	992	1,934	-	-	-	-	251	-	85	-	336	336
09.50	6,877	1,947	-	-	864	-	304	-	204	60	1,432	1,432
09.75	4,904	320	-	-	-	-	212	-	154	-	366	366
10.00	40,721	4,657	-	-	47,386	-	2,482	-	1,377	-	51,245	51,245
10.25	1,707	1,348	-	-	-	-	153	-	292	-	445	445
10.50	540	7,946	-	-	-	-	704	-	246	-	951	951
10.75	3,153	948	-	-	-	-	185	-	329	-	514	514
11.00	62,493	4,562	-	51	-	-	1,004	-	1,810	-	2,865	2,865
11.25	1,312	449	-	-	-	-	417	-	264	-	681	681
11.50	4,447	43,199	-	-	-	-	75	-	1,359	-	1,435	1,435
11.75	2,377	1,822	-	-	-	-	1,422	-	313	-	1,736	1,736
12.00	3,168	1,440	-	-	-	-	426	-	891	-	1,317	1,317
12.25	2,880	1,593	-	-	-	-	997	-	846	-	1,843	1,843
12.50	4,182	2,743	-	-	-	-	307	-	1,699	-	2,006	2,006
12.75	6,579	4,718	-	-	-	-	604	450	2,424	-	3,478	3,478
13.00	12,967	10,174	-	-	-	-	382	-	2,879	-	3,261	3,261
13.25	7,900	7,417	-	-	-	-	45	-	2,501	-	2,546	2,546
13.50	5,532	5,648	-	-	-	-	1,151	-	1,736	88	2,975	2,975
13.75	9,741	9,361	-	-	-	40	2,424	-	3,888	-	6,352	6,352
14.00	43,789	37,392	-	-	-	-	2,792	-	3,966	-	6,759	6,759
14.25	3,895	1,332	-	-	-	-	20	-	1,402	-	1,422	1,422
14.50	3,537	2,307	-	-	-	-	96	-	1,414	-	1,510	1,510
14.75	17,102	1,897	-	-	-	0	543	-	1,136	-	1,680	1,680
15.00	7,952	11,528	-	-	-	4	5,148	-	2,297	-	7,449	7,449
15.25	32,491	31,056	-	-	-	29,991	145	-	605	-	30,741	30,741
15.50	5,759	3,636	-	-	-	-	378	-	2,433	-	2,811	2,811
15.75	44,761	49,086	-	24,648	-	10,040	2,084	-	1,358	143	38,272	38,272
16.00	20,636	6,929	-	-	-	-	2,543	-	2,258	49	4,850	4,850
16.25	63,891	77,664	-	-	5,660	-	26,116	-	18,854	-	50,630	50,630
16.50	97,750	79,280	-	30,007	14,838	39	22,774	-	1,712	-	69,370	69,370
16.75	103,305	28,198	-	-	-	-	7,544	-	1,359	-	8,903	8,903
17.00	409,505	68,129	-	-	2,731	-	6,598	-	1,998	-	11,327	11,327
17.25	155,035	21,313	-	359	1,755	188	3,729	-	1,332	-	7,363	7,363
17.50	66,735	20,796	-	-	-	3,003	8,113	-	2,874	-	13,990	13,990
17.75	96,813	28,295	-	-	-	208	11,930	-	2,570	-	14,708	14,708
18.00	109,244	72,022	-	-	-	-	32,691	4	2,118	-	34,812	34,812
18.25	69,765	33,058	-	-	-	-	15,353	-	2,838	-	18,191	18,191
18.50	57,083	25,336	-	-	-	2	9,786	-	2,893	-	12,681	12,681
18.75	53,414	26,122	-	-	-	-	13,265	-	4,865	-	18,130	18,130
19.00	43,871	23,646	-	-	-	0	106,299	-	3,921	-	110,219	110,219
19.25	32,905	20,516	-	-	-	-	5,811	-	5,201	-	11,012	11,012
19.50	89,039	12,385	-	-	-	-	1,519	-	2,809	-	4,327	4,327
19.75	70,991	17,963	-	-	-	6	3,241	-	5,874	-	9,122	9,122
20.00	105,769	53,289	-	-	-	574	22,063	-	5,060	-	27,696	27,696
20.25	55,309	14,953	-	-	-	-	4,720	-	5,381	-	10,100	10,100
20.50	41,159	12,048	-	-	-	-	4,670	-	1,317	-	5,987	5,987
20.75	38,076	23,546	-	-	-	-	4,739	-	7,128	-	11,867	11,867
21.00	89,237	16,451	-	-	-	199	5,104	-	2,093	-	7,396	7,396
21.25	51,196	23,242	-	-	-	-	8,010	-	4,732	-	12,742	12,742
21.50	30,280	45,114	-	-	-	9	1,694	-	1,421	-	3,124	3,124
21.75	30,101	81,729	-	-	-	5	5,120	-	4,543	-	9,669	9,669
22.00	60,171	258,204	-	-	280	181	27,900	-	1,760	-	30,120	30,120
22.25	51,575	120,920	-	-	4,583	57	25,028	-	4,082	-	33,750	33,750
22.50	58,720	182,770	-	17,617	38,138	61	51,078	-	1,103	-	107,997	107,997
22.75	22,532	138,308	-	-	22,098	9	120,711	-	2,474	-	145,291	145,291
23.00	45,219	212,480	-	94,456	15,023	78	165,195	485	2,271	42	277,551	277,551
23.25	12,142	172,977	-	89,208	22,072	1,627	87,182	10	2,713	-	202,813	202,813
23.50	10,174	132,530	-	59,803	48,852	963	115,953	4	2,157	-	227,732	227,732
23.75	6,798	40,345	-	170	39,115	127	110,958	10	1,328	-	151,708	151,708
24.00	10,684	136,262	-	59,941	14,101	4,125	98,173	125	8,958	-	185,423	185,423
24.25	4,707	146,161	-	-	11,706	133	74,053	2	2,252	14	88,159	88,159
24.50	7,919	30,958	-	-	-	565	54,751	9	2,803	14	58,142	58,142
24.75	2,069	7,927	-	-	6,973	694	31,608	-	1,763	110	41,148	41,148
25.00 & above	42,010	118,766	-	50,000	14,384	3,321	127,548	50	89,935	56	285,294	285,294
Total	3,237,814	3,370,779	-	426,311	311,542	59,457	1,940,266	3,390	356,257	630	3,097,853	3,097,853

*01.00 stands for 00.25 to 01.24

: : : : : : : :

*08.00 stands for 07.25 to 08.24

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	-	-	34	-	27	-	47	-	105,299	963
25,000 to 50,000	-	-	1	-	1	0	6	0	92,348	3,615
50,000 to 100,000	-	-	-	-	5	0	4	0	91,876	6,758
100,000 to 150,000	-	-	1	0	-	-	4	1	73,511	9,031
150,000 to 200,000	-	-	1	0	2	0	5	1	73,805	12,345
200,000 to 300,000	-	-	-	-	5	1	15	4	101,576	24,651
300,000 to 400,000	-	-	-	-	-	-	11	4	158,134	51,035
400,000 to 500,000	-	-	1	0	4	2	19	9	49,462	22,109
500,000 to 750,000	-	-	3	2	3	2	35	22	70,186	42,182
750,000 to 1,000,000	-	-	1	1	4	3	50	44	43,715	38,507
1,000,000 to 2,000,000	-	-	8	13	35	50	359	545	70,818	101,418
2,000,000 to 3,000,000	-	-	4	9	21	57	108	264	28,506	69,225
3,000,000 to 4,000,000	-	-	-	-	19	64	45	153	15,822	53,829
4,000,000 to 5,000,000	-	-	5	23	6	26	46	206	9,918	44,888
5,000,000 to 6,000,000	-	-	3	17	12	65	16	87	6,837	36,839
6,000,000 to 7,000,000	-	-	2	13	13	85	27	176	5,332	34,887
7,000,000 to 8,000,000	-	-	4	30	7	53	3	23	6,786	49,901
8,000,000 to 9,000,000	-	-	-	-	7	60	14	120	3,697	31,342
9,000,000 to 10,000,000	-	-	-	-	4	38	7	65	3,634	34,825
10,000,000 to 100,000,000	1	11	41	2,030	127	5,225	191	6,733	37,921	1,211,641
100,000,000 to 500,000,000	-	-	41	10,713	135	36,365	122	28,659	9,149	1,952,790
500,000,000 to 1,000,000,000	-	-	14	9,584	76	57,374	47	30,984	1,323	896,993
1,000,000,000 to 5,000,000,000	-	-	18	47,294	110	260,623	54	112,702	882	1,658,605
5,000,000,000 to 10,000,000,000	-	-	7	49,388	46	294,185	5	25,176	41	251,013
10,000,000,000 & Over	-	-	41	1,607,535	44	908,142	5	89,664	6	78,270
Total	1	11	230	1,726,654	713	1,562,421	1,245	295,642	1,060,584	6,717,658

*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 Sep, 2023

(Million Rupees)

Constituents										Size of Account * (Rs.)
Trust Funds & Non Profit Organizations		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	
5	-	577,692	3,411	515	9	683,619	4,383	683,619	4,383	Less Than 25,000
-	-	1,120,460	41,010	822	149	1,213,638	44,774	1,213,638	44,774	25,000 to 50,000
1	0	494,155	32,072	1,760	15	587,801	38,845	587,801	38,845	50,000 to 100,000
1	0	154,789	18,924	1,410	5	229,716	27,960	229,716	27,960	100,000 to 150,000
3	0	114,466	20,040	211	24	188,493	32,411	188,493	32,411	150,000 to 200,000
4	1	155,602	38,375	461	111	257,663	63,144	257,663	63,144	200,000 to 300,000
3	1	78,306	26,959	175	75	236,629	78,074	236,629	78,074	300,000 to 400,000
3	1	50,551	22,547	142	34	100,182	44,702	100,182	44,702	400,000 to 500,000
4	3	220,316	142,923	65	25	290,612	185,158	290,612	185,158	500,000 to 750,000
3	3	70,488	60,943	45	33	114,306	99,534	114,306	99,534	750,000 to 1,000,000
88	151	167,597	235,043	97	27	239,002	337,248	239,002	337,248	1,000,000 to 2,000,000
17	42	39,249	95,607	3	8	67,908	165,212	67,908	165,212	2,000,000 to 3,000,000
6	20	14,830	51,228	6	10	30,728	105,305	30,728	105,305	3,000,000 to 4,000,000
9	40	9,990	44,689	4	1	19,978	89,874	19,978	89,874	4,000,000 to 5,000,000
10	57	8,135	44,494	-	-	15,013	81,559	15,013	81,559	5,000,000 to 6,000,000
4	26	4,041	26,195	1	7	9,420	61,388	9,420	61,388	6,000,000 to 7,000,000
3	22	3,409	25,552	-	-	10,212	75,580	10,212	75,580	7,000,000 to 8,000,000
5	42	2,527	21,450	1	8	6,251	53,023	6,251	53,023	8,000,000 to 9,000,000
2	18	3,768	36,028	-	-	7,415	70,973	7,415	70,973	9,000,000 to 10,000,000
84	3,661	6,041	121,987	17	617	44,422	1,351,894	44,423	1,351,905	10,000,000 to 100,000,000
20	4,799	66	10,373	6	652	9,539	2,044,350	9,539	2,044,350	100,000,000 to 500,000,000
4	2,685	1	675	-	-	1,465	998,295	1,465	998,295	500,000,000 to 1,000,000,000
1	1,000	2	4,957	-	-	1,067	2,085,181	1,067	2,085,181	1,000,000,000 to 5,000,000,000
-	-	-	-	-	-	99	619,763	99	619,763	5,000,000,000 to 10,000,000,000
-	-	-	-	-	-	96	2,683,611	96	2,683,611	10,000,000,000 & Over
280	12,574	3,296,481	1,125,481	5,741	1,810	4,365,274	11,442,239	4,365,275	11,442,250	Total

3.6 Advances Classified by Tenure/Maturity

All Banks

Loan Tenure	(Million Rupees)					
	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,646,388	5,939,440	2,777,156	6,086,827	2,864,271	5,849,536
1.1. Overnight	25,240	333,889	198,148	394,826	309,183	427,549
1.2. 2 days to 7 days	2,457	44,945	3,049	81,766	2,212	44,107
1.3. For 8 days & above but < 1 month	26,436	296,047	36,714	509,609	28,913	498,012
1.4. For 1 month & above but < 3 month	726,727	670,902	568,245	919,779	599,119	325,271
1.5. For 3 months & over but < 6 months	66,312	1,040,207	71,437	1,044,171	75,391	1,002,185
1.6. For 6 months & over but < one year	1,799,216	3,553,451	1,899,563	3,136,676	1,849,453	3,552,413
2. Medium Term	337,114	1,014,243	395,399	1,109,875	335,165	1,092,975
2.1. For one year & over but < 2 years	115,341	497,452	174,314	533,994	120,914	514,177
2.2. For 2 years & over but < 3 years	221,773	516,791	221,085	575,881	214,251	578,798
3. Long Term	1,382,365	4,501,437	1,280,993	4,611,216	1,165,839	4,499,697
3.1. For 3 years & over but < 4 years	351,768	904,396	380,055	975,552	338,010	936,887
3.2. For 4 years & over but < 5 years	241,545	583,494	270,743	638,027	227,025	630,428
3.3. For 5 years & over but < 7 years	578,914	1,268,783	475,731	1,184,378	438,077	1,155,472
3.4. For 7 years & over but < 10 years	110,757	816,648	61,585	835,126	66,229	820,252
3.5. For 10 years & over but < 15 years	28,936	605,577	17,872	625,342	21,862	616,269
3.6. For 15 years & over but < 20 years	19,321	148,777	23,337	165,937	24,818	167,348
3.7. For 20 years & over but < 25 years	48,727	155,312	49,273	162,504	47,539	158,231
3.8. For 25 years & over but < 30 years	2,239	8,969	2,126	11,719	2,012	11,462
3.9. For 30 years and over	158	9,480	271	12,630	267	3,347
Total	4,365,867	11,455,120	4,453,548	11,807,917	4,365,275	11,442,207

3.6.1 Advances Classified by Tenure/Maturity

Conventional Banking

(Million Rupees)

Loan Tenure	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,440,584	4,222,101	2,560,240	4,397,359	2,640,511	4,414,984
1.1. Overnight	24,242	281,286	189,325	351,321	300,632	363,912
1.2. 2 days to 7 days	2,203	38,184	2,830	44,403	2,083	29,614
1.3. For 8 days & above but < 1 month	25,348	155,661	34,378	297,016	26,193	123,551
1.4. For 1 month & above but < 3 month	715,830	269,779	565,537	555,988	597,263	232,720
1.5. For 3 months & over but < 6 months	54,452	636,368	60,226	584,145	65,561	677,120
1.6. For 6 months & over but < one year	1,618,509	2,840,823	1,707,944	2,564,487	1,648,779	2,988,068
2. Medium Term	300,193	825,061	360,964	844,880	304,308	805,982
2.1. For one year & over but < 2 years	105,430	369,386	165,235	366,530	112,515	322,876
2.2. For 2 years & over but < 3 years	194,763	455,674	195,729	478,350	191,793	483,106
3. Long Term	1,162,828	3,170,144	1,063,431	3,194,898	957,973	3,123,387
3.1. For 3 years & over but < 4 years	297,499	642,280	323,708	713,258	272,464	672,109
3.2. For 4 years & over but < 5 years	182,887	389,812	228,713	420,442	188,751	401,656
3.3. For 5 years & over but < 7 years	508,040	954,314	393,349	877,691	372,175	878,221
3.4. For 7 years & over but < 10 years	97,538	571,001	48,117	585,974	54,658	589,750
3.5. For 10 years & over but < 15 years	22,896	408,337	12,887	378,620	13,420	373,799
3.6. For 15 years & over but < 20 years	11,808	95,624	14,175	107,383	14,048	90,952
3.7. For 20 years & over but < 25 years	40,577	103,321	40,995	106,147	40,911	110,579
3.8. For 25 years & over but < 30 years	1,489	5,091	1,314	5,021	1,299	5,286
3.9. For 30 years and over	94	364	173	364	247	1,035
Total	3,903,605	8,217,306	3,984,635	8,437,138	3,902,792	8,344,354

3.6.2 Advances Classified by Tenure/Maturity

Islamic Banking

(Million Rupees)

Loan Tenure	Mar-23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
1. Short Term	205,804	1,717,339	216,916	1,689,479	223,760	1,434,551
1.1. Overnight	998	52,602	8,823	43,505	8,551	63,637
1.2. 2 days to 7 days	254	6,761	219	37,363	129	14,492
1.3. For 8 days & above but < 1 month	1,088	140,385	2,336	212,593	2,720	374,461
1.4. For 1 month & above but < 3 month	10,897	401,123	2,708	363,791	1,856	92,551
1.5. For 3 months & over but < 6 months	11,860	403,839	11,211	460,026	9,830	325,064
1.6. For 6 months & over but < one year	180,707	712,628	191,619	572,201	200,674	564,346
2. Medium Term	36,921	189,183	34,435	264,982	30,857	286,992
2.1. For one year & over but < 2 years	9,911	128,066	9,079	167,463	8,399	191,301
2.2. For 2 years & over but < 3 years	27,010	61,117	25,356	97,519	22,458	95,692
3. Long Term	219,537	1,331,292	217,562	1,416,318	207,866	1,376,309
3.1. For 3 years & over but < 4 years	54,269	262,116	56,347	262,295	65,546	264,778
3.2. For 4 years & over but < 5 years	58,658	193,682	42,030	217,586	38,274	228,772
3.3. For 5 years & over but < 7 years	70,874	314,468	82,382	306,687	65,902	277,250
3.4. For 7 years & over but < 10 years	13,219	245,647	13,468	249,152	11,571	230,503
3.5. For 10 years & over but < 15 years	6,040	197,240	4,985	246,722	8,442	242,470
3.6. For 15 years & over but < 20 years	7,513	53,153	9,162	58,554	10,770	76,396
3.7. For 20 years & over but < 25 years	8,150	51,991	8,278	56,357	6,628	47,652
3.8. For 25 years & over but < 30 years	750	3,878	812	6,698	713	6,176
3.9. For 30 years and over	64	9,116	98	12,267	20	2,312
Total	462,262	3,237,814	468,913	3,370,779	462,483	3,097,853

3.7 Advances Classified by Nature*

All Banks

(Million Rupees)

Nature	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	3,903,604	8,217,261	3,984,635	8,437,149	3,902,792	8,344,397
2. ISLAMIC	462,263	3,237,859	468,913	3,370,768	462,483	3,097,853
A. Ijara Finance	87,152	129,358	83,912	126,097	67,065	124,261
B. Diminishing Musharaka	80,715	830,349	77,859	857,209	74,617	849,711
C. Istisna	5,695	330,682	5,357	305,215	5,023	294,912
D. Mudaraba	74	1,634	74	1,866	76	1,907
E. Murabaha	11,550	177,000	12,164	229,237	12,008	214,671
F. Musawamah finance	25,531	105,643	25,653	68,439	26,015	79,926
G. Musharaka Finance	21,741	330,746	20,929	457,584	19,392	403,359
H. Salam Finance	1,266	59,615	1,318	60,456	1,335	31,675
I. Commodity Murabahah / Tawwaruq	173,936	15,955	187,756	16,984	202,360	18,810
J. Advance against financing	1,071	8,792	1,103	13,359	1,101	17,211
K. Other Islamic Modes of Financing	53,532	1,248,086	52,788	1,234,323	53,491	1,061,409
Total	4,365,867	11,455,120	4,453,548	11,807,917	4,365,275	11,442,250

* 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	259,070	7,510	62,243	36,428	110,824	219,662	30,189	111	7,714	16,732	5,481
01.00*	4,354	509	638	93	1,127	1,129	1,238	55	35	259	77
02.00*	35,532	2,198	28,625	17,192	37,680	39,716	15,516	531	6,620	3,926	428
03.00*	84,995	6,379	53,872	29,968	31,094	77,073	21,684	737	8,808	6,360	1,534
04.00*	56,752	3,269	33,794	17,705	28,327	36,729	11,392	49	4,765	5,257	2,055
05.00*	94,310	7,372	33,420	36,877	23,137	80,424	18,934	118	4,092	5,758	4,223
06.00*	25,990	2,977	8,674	3,664	6,410	9,689	4,563	-	3,153	1,141	719
07.00*	52,922	994	2,017	4,638	9,033	30,331	6,807	89	2,082	2,248	1,039
08.00*	106,059	37	2,617	828	3,238	16,524	2,148	2	924	247	5
09.00*	383,683	3	5,469	2,340	1,051	17,437	389	-	352	225	8
10.00*	5,340	554	1,086	1,638	49,018	2,127	454	-	33	188	126
10.25	314	-	155	219	9	143	25	-	-	-	-
10.50	287	11	79	130	4	639	38	-	-	-	-
10.75	40,722	-	27	24	4	320	400	-	-	156	-
11.00	11,180	290	2,113	1,260	502	434	18	-	4	171	-
11.25	314	-	60	1	155	402	21	-	11	12	40
11.50	114,936	-	80	735	217	7	24	-	2	-	23
11.75	999	13	21	13	16	1,305	87	-	21	6	25
12.00	1,430	40	233	592	235	17,307	133	-	245	119	114
12.25	859	3	80	61	123	1,016	52	-	-	15	-
12.50	1,689	26	45	489	88	246	17	-	6	40	15
12.75	2,199	2	88	15	37	1,027	14	-	-	10	49
13.00	1,810	9	2,914	5,637	56	10,270	18	-	457	266	71
13.25	67,389	-	42	5	12	40	15	-	79	43	71
13.50	2,361	475	277	300	243	113	237	-	59	71	50
13.75	50,655	11	78	40	215	2,485	131	-	40	22	5
14.00	8,164	6	1,135	2,464	808	495	247	-	84	356	169
14.25	962	9	43	6	460	72	27	-	-	12	34
14.50	2,833	75	336	30	132	127	82	-	17	59	11
14.75	1,103	1	77	3	2,150	4,254	3	-	1	4	1
15.00	7,908	83	1,760	3,441	806	736	160	-	52	67	80
15.25	18,350	19	201	30,547	401	446	145	-	166	97	133
15.50	5,420	0	1,076	100	667	453	76	-	0	1,122	126
15.75	11,188	47	911	187	1,002	1,321	7,100	-	51	17	24
16.00	27,331	-	1,774	637	733	5,386	164	-	147	38	90
16.25	3,347	3	9,987	2,199	24,082	5,905	816	139	3,079	534	3,094
16.50	26,230	-	45,325	1,630	15,452	4,394	875	-	1,094	1,238	6,958
16.75	3,759	6	6,849	661	268	1,524	34	82	123	59	59
17.00	14,927	107	4,540	2,176	802	6,037	443	75	152	162	31
17.25	4,003	55	1,000	2,707	1,358	42,836	95	49	5	373	22
17.50	44,101	11	739	4,964	18,018	72,746	421	28	1,248	5,347	240
17.75	3,922	1	5,937	3,079	2,951	21,648	219	-	1,111	93	68
18.00	60,623	1,985	9,428	11,556	9,792	42,630	11,491	19	3,538	1,814	223
18.25	4,482	60	7,691	1,409	14,117	15,594	2,292	2,766	473	830	246
18.50	11,553	66	3,677	3,393	9,090	19,405	5,241	-	1,558	1,565	1,769
18.75	8,377	113	3,571	5,965	9,491	8,368	1,250	-	246	1,491	2,146
19.00	144,585	1,635	35,929	58,644	49,265	73,313	21,988	488	13,349	12,878	8,837
19.25	4,520	131	2,149	1,668	2,969	16,061	905	203	1,097	453	147
19.50	2,583	7	641	237	697	988	1,332	-	18	238	95
19.75	3,735	210	2,221	804	3,373	2,092	905	121	281	292	130
20.00	10,234	252	5,576	11,789	4,243	5,499	2,925	-	741	2,233	113
20.25	2,391	69	2,545	2,565	4,212	5,046	897	49	218	1,095	255
20.50	1,933	80	243	2,150	792	3,172	306	11	465	95	13
20.75	2,476	369	2,716	3,854	2,239	2,308	882	-	195	337	289
21.00	12,451	312	1,338	2,810	1,030	636	2,056	-	121	211	32
21.25	4,322	195	4,543	2,250	6,823	3,986	1,928	87	316	343	187
21.50	4,050	63	826	160	976	2,283	2,513	-	53	67	21
21.75	1,439	29	5,962	418	2,609	11,592	530	-	241	226	128
22.00	29,996	455	2,214	16,769	7,210	41,776	5,635	-	113	264	509
22.25	62,825	114	18,343	18,256	18,423	65,899	2,461	115	897	1,521	252
22.50	109,512	6,543	27,782	17,273	18,735	81,635	4,598	450	3,702	4,335	1,142
22.75	119,859	1,152	37,516	68,719	27,140	102,508	10,462	-	12,271	8,920	7,692
23.00	467,421	9,233	58,939	65,889	46,263	170,659	19,854	-	9,179	5,659	15,131
23.25	258,389	5,600	42,609	49,212	33,325	139,352	74,579	646	7,145	4,748	1,381
23.50	472,115	4,254	43,185	69,632	57,858	201,034	30,165	271	16,789	6,669	7,986
23.75	246,987	10,107	33,741	36,928	49,460	81,972	20,903	2	10,846	7,997	6,110
24.00	204,147	5,156	47,124	43,105	41,212	162,733	16,099	577	16,925	15,861	2,532
24.25	86,402	1,818	37,644	24,300	37,558	31,911	7,244	103	5,249	8,356	1,395
24.50	120,462	3,069	27,070	14,415	24,993	55,340	26,973	373	3,546	12,661	4,359
24.75	66,790	1,511	17,134	12,261	14,796	27,866	8,344	65	4,152	4,611	911
25.00 & over	437,994	102,131	114,338	34,150	224,938	168,827	58,261	1,732	28,173	30,717	20,096
Total	4,552,353	189,820	917,131	796,302	1,096,573	2,279,457	468,469	10,143	188,729	189,337	111,424

*01.00 stands for 00.25 to 01.24

*10.00 stands for 09.25 to 10.24

of Interest/Return and Rate of Margin

Banks
30th Sep, 2023

(Million Rupees)

50.00	55.00	60.00	65.00	70.00	Rate of Margin						Total	Rate of Int./Return
					75.00	80.00	85.00	90.00	95.00	99.99		
70,999	3,304	6,401	3,988	2,734	4,752	5,438	1,788	1,456	834	584	858,241	00.00
54	37	22	19	18	27	11	9	145	87	0	9,942	01.00*
671	240	2,480	481	887	41	230	810	405	1	20	194,231	02.00*
2,874	1,102	1,138	2,128	81	399	222	198	244	482	267	331,640	03.00*
3,449	228	107	161	308	430	56	121	543	208	513	206,218	04.00*
51,585	653	817	676	761	572	109	238	189	132	417	364,812	05.00*
2,944	18	3	197	77	30	41	303	247	263	59	71,162	06.00*
3,644	185	522	116	115	143	144	22	-	-	61	117,152	07.00*
128	-	-	-	-	-	-	-	-	-	-	132,757	08.00*
97	9	-	140	116	-	2	239	-	85	16	411,661	09.00*
44	-	4	138	255	489	-	349	5	7	-	61,857	10.00*
0	-	8	-	11	-	-	-	-	-	0	886	10.25
0	-	15	-	-	4	-	-	-	-	-	1,205	10.50
7	-	-	-	-	-	-	-	-	-	-	41,659	10.75
2	19	32	-	-	-	-	-	-	4	-	16,029	11.00
29	17	-	0	-	16	-	12	8	-	-	1,099	11.25
6	-	-	41	19	14	11	2	15	-	26	116,157	11.50
18	1	-	7	-	35	-	44	7	1	0	2,618	11.75
1,038	39	37	21	75	15	5	0	5	39	-	21,721	12.00
-	10	-	-	0	-	-	18	52	0	2	2,291	12.25
22	-	38	19	9	23	40	22	2	4	2	2,841	12.50
10	66	1	4	19	15	-	-	-	2	1	3,558	12.75
25	22	31	25	19	18	12	4	38	4	26	21,729	13.00
19	-	10	-	-	19	10	7	-	1	-	67,762	13.25
117	31	31	139	13	4	2	-	5	-	904	5,432	13.50
17	48	68	7	7	11	8	10	3	-	0	53,858	13.75
8,116	130	53	30	32	32	10	38	9	-	8	22,385	14.00
7	1	6	20	-	10	-	-	-	0	-	1,668	14.25
4	-	-	22	3	-	-	4	-	-	0	3,736	14.50
-	-	6	1	-	0	-	-	19	-	-	7,623	14.75
84	6	50	-	9	4	1	14	-	0	1	15,261	15.00
30,569	78	71	69	51	118	24	3	1	4	-	81,491	15.25
52	35	1	3	8	25	-	-	11	1	0	9,176	15.50
24,676	58	10	6	9	14	7	1	17	0	0	46,647	15.75
58	139	134	14	15	12	35	1	0	1	-	36,710	16.00
569	184	490	56	266	61	7	22	33	0	-	54,874	16.25
12	0	1	61	48	-	9	-	4	0	0	103,332	16.50
1,226	89	-	8	2	5	9	-	-	-	-	14,761	16.75
1,402	78	16	10	5	0	37	6	-	106	24	31,136	17.00
52	29	16	13	-	27	0	13	2	-	0	52,656	17.25
54,142	29	30	38	47	55	1	3	18	0	-	202,223	17.50
280	42	79	154	1	-	-	24	-	30	1	39,639	17.75
625	715	1,096	291	589	53	54	476	101	557	4	157,661	18.00
166	31	50	29	6	7	6	48	415	2	0	50,721	18.25
3,080	1,018	2,346	71	171	4	1,054	114	57	103	6	65,340	18.50
992	251	532	389	20	35	22	0	3	21	54	43,338	18.75
5,736	1,249	4,234	3,951	1,694	372	614	2,002	175	1,635	201	442,776	19.00
403	177	105	61	37	48	105	3	18	17	11	31,286	19.25
40	34	185	24	16	41	36	55	89	11	2	7,369	19.50
725	154	253	184	109	420	55	84	12	15	18	16,193	19.75
442	201	143	66	61	120	61	3	21	39	2	44,764	20.00
1,008	93	186	164	212	37	118	28	83	19	15	21,304	20.25
719	101	298	6	52	14	7	2	14	1	2	10,477	20.50
885	222	255	113	74	54	48	28	18	24	1	17,387	20.75
12,732	25	44	105	18	16	13	3	15	8	250	34,228	21.00
986	162	95	129	272	113	46	74	14	6	2	26,879	21.25
580	11	53	32	68	26	7	1	6	15	1	11,811	21.50
459	107	74	93	31	43	307	40	12	40	1	24,381	21.75
582	30	1,383	467	5	19	2	3	4	4	3	107,442	22.00
655	736	236	296	151	120	30	53	57	22	16	191,479	22.25
981	596	28	8,062	6,489	51	16	746	7	6	633	293,320	22.50
2,122	2,563	4,092	749	96	28	67	16	222	16	1,502	407,709	22.75
3,087	4,711	4,268	1,330	105	16	1,182	732	738	453	282	885,131	23.00
10,076	2,035	9,321	611	645	215	285	55	139	273	148	640,789	23.25
4,618	827	1,329	1,293	689	3,064	800	214	288	272	339	923,690	23.50
13,294	648	1,411	2,802	332	732	1,857	164	606	762	8,529	536,190	23.75
13,873	2,370	2,148	696	873	1,647	2,866	342	1,270	575	450	582,583	24.00
3,625	2,589	730	318	1,064	94	468	384	366	353	802	252,774	24.25
4,435	1,022	778	1,411	1,059	1,054	735	948	723	405	512	306,344	24.50
2,031	1,011	1,822	107	93	869	829	140	199	257	241	166,041	24.75
32,065	5,547	11,365	6,621	4,538	4,961	3,929	4,120	3,632	1,952	917	1,301,005	25.00 & over
380,070	36,161	61,587	39,281	25,593	21,693	22,101	15,204	12,788	10,156	17,878	11,442,250	Total

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 30th Sep, 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	113,135	32,730	217	150	-	-	113,352	32,880
05.00	-	-	14	7	-	-	14	7
10.00	-	-	-	-	-	-	-	-
15.00	-	-	1	4	-	-	1	4
20.00	16,705	5,686	215	491	-	-	16,920	6,177
25.00	11,494	18,188	2,275	2,095	-	-	13,769	20,283
35.00	2,195	1,914	10,220	5,884	-	-	12,415	7,798
45.00	13,471	1,089	1	0	-	-	13,472	1,089
55.00	70,987	33,654	-	-	-	-	70,987	33,654
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	455	251	-	-	455	251
99.99	-	-	-	-	-	-	-	-
Total	227,987	93,260.2	13,398	8,882.5	-	-	241,385	102,142.7
Weighted Average		25.22		29.57				25.60
Securities Shares and Other Financial Instruments - To Stock Exchange								
00.00	-	-	67	2,643	-	-	67	2,643
05.00	-	-	95	2,132	-	-	95	2,132
10.00	-	-	98	10,147	-	-	98	10,147
15.00	-	-	5	2,872	-	-	5	2,872
20.00	-	-	16	6,243	-	-	16	6,243
25.00	2	1,084	9	16,689	-	-	11	17,773
35.00	6	947	38	2,896	-	-	44	3,844
45.00	3	461	27	6,089	-	-	30	6,550
55.00	-	-	10	508	-	-	10	508
65.00	-	-	5	4,081	-	-	5	4,081
75.00	-	-	1	20	-	-	1	20
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	3	268	-	-	-	-	3	268
Total	14	2,759.3	371	54,320.9	-	-	385	57,080.2
Weighted Average		36.85		24.24				24.85
Securities Shares and Other Financial Instruments - To Others								
00.00	39	336	16	3,386	-	-	55	3,721
05.00	-	-	27	17	-	-	27	17
10.00	16	16,815	37	2,010	-	-	53	18,825
15.00	3	1,141	4	460	-	-	7	1,600
20.00	9	2,926	29	5,599	-	-	38	8,525
25.00	187	36,691	15	3,017	-	-	202	39,708
35.00	11	2,514	73	9,742	-	-	84	12,257
45.00	3	436	20	1,110	-	-	23	1,546
55.00	4	57	20	2,310	-	-	24	2,367
65.00	-	-	9	8,660	-	-	9	8,660
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	272	60,915.2	250	36,310.4	-	-	522	97,225.6
Weighted Average		20.63		32.83				25.19
Merchandise - Food Items								
00.00	29	49,842	3,534	114,773	-	-	3,563	164,615
05.00	-	-	1,966	15,922	-	-	1,966	15,922
10.00	6	88	2,062	87,674	-	-	2,068	87,762
15.00	32	3,368	1,655	52,444	-	-	1,687	55,812
20.00	286	8,451	1,721	41,591	-	-	2,007	50,042
25.00	512	30,399	2,819	179,411	-	-	3,331	209,810
35.00	147	3,692	2,646	98,441	-	-	2,793	102,134
45.00	50	1,228	486	16,736	-	-	536	17,965
55.00	174	95,620	167	35,093	-	-	341	130,713
65.00	-	-	186	7,317	-	-	186	7,317
75.00	-	-	32	1,235	-	-	32	1,235
85.00	-	-	82	1,822	-	-	82	1,822
95.00	6	165	35	1,538	-	-	41	1,703
99.99	2	25	28	6	-	-	30	31
Total	1,244	192,879.6	17,419	654,002.2	-	-	18,663	846,881.8
Weighted Average		30.84		20.49				22.85

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 30th Sep, 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
Merchandise - Raw Materials								
00.00	118	10,730	2,294	146,737	1	706	2,413	158,174
05.00	-	-	983	11,070	-	-	-	983
10.00	36	2,361	823	44,131	-	-	859	46,492
15.00	22	53	1,087	100,357	-	-	1,109	100,409
20.00	265	7,527	651	34,911	-	-	916	42,438
25.00	12,018	114,941	1,113	72,251	-	-	13,131	187,192
35.00	155	4,004	761	58,498	-	-	916	62,502
45.00	58	407	382	36,226	-	-	440	36,633
55.00	558	7,563	151	13,811	1	257	710	21,632
65.00	1	100	84	7,183	-	-	85	7,283
75.00	-	-	18	4,159	-	-	18	4,159
85.00	1	200	24	1,143	-	-	25	1,343
95.00	7	654	58	805	-	-	65	1,459
99.99	2	44	8	78	-	-	10	122
Total	13,241	148,584.4	8,437	531,360.4	2	963.5	21,680	680,908.3
Weighted Average		24.64		18.05		13.35		19.48
Merchandise - Finished/Manufactured Goods								
00.00	59	5,380	2,949	209,384	7	515	3,015	215,279
05.00	-	-	542	10,730	-	-	542	10,730
10.00	64	1,981	1,768	88,340	-	-	1,832	90,322
15.00	86	5,439	1,881	172,945	-	-	1,967	178,384
20.00	745	14,508	3,406	134,766	-	-	4,151	149,274
25.00	1,503	127,590	6,074	288,745	-	-	7,577	416,335
35.00	139	6,452	2,709	141,618	-	-	2,848	148,070
45.00	77	3,006	1,631	59,844	1	121	1,709	62,970
55.00	446	15,664	387	23,307	-	-	833	38,971
65.00	2	1,002	125	19,840	-	-	127	20,841
75.00	6	1,272	164	5,899	-	-	170	7,171
85.00	7	1,551	237	4,992	-	-	244	6,544
95.00	18	1,335	229	4,443	-	-	247	5,777
99.99	41	408	33	1,387	1	1	75	1,796
Total	3,193	185,587.5	22,135	1,166,239.6	9	636.7	25,337	1,352,463.8
Weighted Average		27.62		20.83		7.71		21.76
Fixed Assets Including Machinery								
00.00	8,210	84,403	109,121	193,935	84	164	117,415	278,502
05.00	2	5	4,291	21,422	-	-	4,293	21,428
10.00	457	2,541	55,930	148,856	-	-	56,387	151,397
15.00	11,163	17,151	6,391	124,624	-	-	17,554	141,775
20.00	7,915	30,834	38,112	276,300	-	-	46,027	307,134
25.00	6,568	122,966	48,200	668,577	4	2,441	54,772	793,984
35.00	24,258	18,007	13,122	128,490	-	-	37,380	146,497
45.00	9,041	6,859	10,831	59,942	-	-	19,872	66,801
55.00	331	16,612	20,832	54,333	-	-	21,163	70,944
65.00	57	1,319	6,904	29,969	-	-	6,961	31,288
75.00	29	399	4,484	9,472	-	-	4,513	9,871
85.00	36	1,551	3,679	14,958	-	-	3,715	16,508
95.00	49	1,118	3,507	4,456	-	-	3,556	5,574
99.99	32	1,760	610	8,581	-	-	642	10,341
Total	68,148	305,524.4	326,014	1,743,915.3	88	2,605.5	394,250	2,052,045.2
Weighted Average		20.13		22.96		23.43		22.54
Real Estate - Land								
00.00	1,920	16,268	899	11,161	-	-	2,819	27,429
05.00	1	20	348	4,335	-	-	349	4,355
10.00	35	617	2,920	18,089	-	-	2,955	18,705
15.00	603	1,043	1,627	40,321	-	-	2,230	41,363
20.00	131	9,629	6,175	43,543	-	-	6,306	53,172
25.00	3,914	64,815	7,980	110,465	2	680	11,896	175,961
35.00	686	8,674	4,517	59,584	2	140	5,205	68,399
45.00	789	4,498	2,430	17,075	-	-	3,219	21,574
55.00	236	3,703	10,978	19,892	-	-	11,214	23,595
65.00	27	53	553	3,417	-	-	580	3,470
75.00	25	78	287	4,235	-	-	312	4,313
85.00	41	120	197	1,921	-	-	238	2,041
95.00	34	83	581	1,194	-	-	615	1,276
99.99	16	10	276	1,219	-	-	292	1,229
Total	8,458	109,611.3	39,768	336,449.4	4	820.0	48,230	446,880.7
Weighted Average		22.84		26.61		26.71		25.69

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 30th Sep, 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	7,057	57,384	21,904	145,343	127	340	29,088	203,067
05.00	13	67	1,696	17,932	-	-	1,709	18,000
10.00	133	632	9,927	83,764	-	-	10,060	84,396
15.00	8,125	7,278	8,721	121,720	3	23	16,849	129,021
20.00	1,060	18,336	9,890	162,413	10	53	10,960	180,802
25.00	902	54,588	11,298	153,821	3	2,657	12,203	211,066
35.00	162	14,126	8,213	85,932	-	-	8,375	100,058
45.00	254	7,157	3,284	65,169	-	-	3,538	72,326
55.00	30,358	58,114	1,386	17,294	-	-	31,744	75,409
65.00	92	2,430	955	14,019	-	-	1,047	16,449
75.00	155	2,007	824	9,020	-	-	979	11,026
85.00	134	2,521	677	5,823	-	-	811	8,344
95.00	154	2,711	616	2,877	-	-	770	5,588
99.99	101	606	150	603	-	-	251	1,209
Total	48,700	227,957.8	79,541	885,729.7	143	3,072.8	128,384	1,116,760.4
Weighted Average		27.56		20.91		22.07		22.27
Against Fixed Deposits								
00.00	12	8	2,617	10,683	2	389	2,631	11,080
05.00	-	-	131	2,468	1	1	132	2,469
10.00	11	350	13,784	346,767	-	-	13,795	347,117
15.00	28	1,252	240	7,486	-	-	268	8,738
20.00	32	2,282	528	24,503	-	-	560	26,785
25.00	162	9,918	1,757	12,445	-	-	1,919	22,363
35.00	8	455	332	6,035	-	-	340	6,490
45.00	4	11	365	5,449	-	-	369	5,460
55.00	8	32	180	1,042	-	-	188	1,074
65.00	4	2	123	353	-	-	127	355
75.00	-	-	125	8,462	-	-	125	8,462
85.00	1	0	96	189	-	-	97	189
95.00	-	-	106	927	-	-	106	927
99.99	11	1	47	983	-	-	58	985
Total	281	14,310.7	20,431	427,794.0	3	389.5	20,715	442,494.2
Weighted Average		23.32		13.28		0.01		13.59
Against Insurance Policies								
00.00	-	-	6	6	-	-	6	6
05.00	-	-	2	3	-	-	2	3
10.00	4	9	2	816	-	-	6	825
15.00	-	-	-	-	-	-	-	-
20.00	3	4	4	10	-	-	7	14
25.00	11	24	37	289	-	-	48	313
35.00	6	25	2	1	-	-	8	25
45.00	1	0	1	1	-	-	2	1
55.00	17	62	10	147	-	-	27	209
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	42	124.0	64	1,272.6	-	-	106	1,396.6
Weighted Average		37.48		18.67		-		20.34
Other Secured Advances								
00.00	2,168	43,782	45,959	523,405	40	379,914	48,167	947,102
05.00	-	-	45,353	103,681	-	-	45,353	103,681
10.00	749	633	6,089	60,504	6	6	6,844	61,143
15.00	141	653	1,722	135,666	3	4	1,866	136,322
20.00	4,737	6,496	1,138	142,504	2	4,832	5,877	153,832
25.00	340	49,170	1,635	131,385	6	3,949	1,981	184,504
35.00	16	2,100	576	7,156	-	-	592	9,256
45.00	250	1,921	383	5,906	-	-	633	7,826
55.00	731	6,592	403	10,519	-	-	1,134	17,112
65.00	-	-	46	1,013	-	-	46	1,013
75.00	-	-	45	826	-	-	45	826
85.00	1	5	41	231	-	-	42	236
95.00	-	-	40	170	-	-	40	170
99.99	-	-	27	1,889	-	-	27	1,889
Total	9,133	111,353.1	103,457	1,124,855.5	57	388,704.2	112,647	1,624,912.7
Weighted Average		16.66		9.47		0.50		7.82

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 30th Sep, 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
Advances Secured by Guarantee(s)								
00.00	229,047	945,240	63,004	1,285,156	65	46,305	292,116	2,276,701
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	229,047	945,240.3	63,004	1,285,155.5	65	46,305.1	292,116	2,276,701.0
Weighted Average								
Unsecured Advances								
00.00	73,580	14,572	2,390,350	201,133	18	5	2,463,948	215,710
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	73,580	14,571.5	2,390,350	201,133.4	18	5.1	2,463,948	215,710.0
Weighted Average								
Grand Total	683,340	2,412,679	3,084,639	8,457,421	389	443,502	3,768,368	11,313,603
Weighted Average		14.74		15.84		0.82		15.02

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										
2023	Mar	13.22 (13.22)	18.17 (17.68)	15.07 (14.70)	15.77 (15.14)	13.51 (13.49)	15.63 (15.46)	16.43 (17.73)	30.85 (30.85)	15.82 (15.66)
	Jun	13.89 (13.89)	21.03 (20.72)	16.27 (15.97)	17.52 (16.97)	15.02 (15.00)	18.15 (17.85)	18.09 (19.32)	30.84 (30.84)	17.44 (17.22)
	Sep	13.77 (13.77)	21.60 (21.30)	16.92 (16.32)	17.82 (17.47)	15.40 (15.39)	18.10 (17.79)	18.52 (19.87)	32.73 (32.73)	17.89 (17.68)
	Mar	-	18.42 (18.11)	14.61 (14.61)	15.97 (15.81)	13.81 (13.68)	11.41 (11.13)	16.68 (15.23)	30.20 (30.20)	15.50 (14.90)
	Jun	-	21.31 (21.10)	16.30 (16.03)	17.28 (16.95)	15.01 (14.78)	12.57 (12.39)	20.49 (17.45)	30.68 (30.68)	17.81 (16.29)
	Sep	-	21.46 (21.42)	17.10 (17.00)	17.88 (17.61)	15.63 (15.32)	11.80 (11.55)	20.98 (19.05)	31.40 (31.40)	18.27 (17.15)
Overall Banking										
2023	Mar	13.22 (13.22)	18.18 (17.71)	14.94 (14.68)	15.83 (15.38)	13.61 (13.55)	15.08 (14.94)	16.50 (17.05)	30.78 (30.78)	15.73 (15.44)
	Jun	13.89 (13.89)	21.05 (20.75)	16.28 (15.99)	17.45 (16.96)	15.02 (14.93)	17.35 (17.11)	18.76 (18.79)	30.82 (30.82)	17.50 (16.95)
	Sep	13.77 (13.77)	21.58 (21.31)	17.04 (16.54)	17.82 (17.52)	15.50 (15.37)	17.25 (16.98)	19.16 (19.65)	32.47 (32.58)	18.01 (17.53)

* 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	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	9,498	846,780	8,829	839,401	8,856	861,885
1.1. Export finance schemes	5,398	675,806	5,032	688,442	4,782	652,790
1.2. Others	4,100	170,974	3,797	150,959	4,074	209,095
2. Import financing	9,560	543,759	8,131	617,398	8,696	594,418
3. Government self employment schemes	42,488	39,198	44,361	43,144	45,395	43,368
4. Working capital/short term	2,871,857	5,269,936	2,964,294	5,062,597	2,905,117	4,772,132
4.1. Small Loans	1,133,962	370,251	1,208,865	380,722	1,117,239	381,508
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)	241	4,951	596	18,523	577	17,953
4.4. Others	1,737,654	4,894,734	1,754,833	4,663,352	1,787,301	4,372,671
5. Fixed investment/long term	1,432,464	4,755,446	1,427,933	5,245,376	1,397,211	5,170,404
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	23,029	660,035	23,258	643,259	22,738	627,766
5.2. Financing Power Plants Using Renewable Energy	2,218	89,338	2,317	88,836	2,355	88,402
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	45	1,109	46	1,099	44	1,009
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,211	3,607	1,210	3,424	1,222	3,481
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	144	3,326	135	3,584	136	3,428
5.6. Small Loans	311,732	243,901	309,833	240,647	345,536	247,100
5.7. Others	981,258	3,037,351	977,839	3,542,931	910,994	3,470,645
5.8. Financing for Construction Purposes	112,193	662,236	112,646	662,660	113,553	669,884
5.9. Machinery	634	54,542	649	58,935	633	58,690
Total	4,365,867	11,455,120	4,453,548	11,807,917	4,365,275	11,442,207

3.11.1 Advances Classified by Category of Financing

Conventional Banking

(Million Rupees)

Category of Financing	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	7,358	614,013	6,640	599,592	6,636	618,800
1.1. Export finance schemes	3,531	458,910	3,161	462,526	2,867	426,909
1.2. Others	3,827	155,102	3,479	137,065	3,769	191,891
2. Import financing	8,649	504,395	7,427	572,795	8,009	542,183
3. Government self employment schemes	42,330	38,078	44,113	42,147	45,247	42,455
4. Working capital/short term	2,683,702	3,749,783	2,763,087	3,546,559	2,690,714	3,511,593
4.1. Small Loans	966,448	266,350	1,029,010	274,958	924,169	282,839
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)	106	716	514	14,179	502	13,800
4.4. Others	1,717,148	3,482,717	1,733,563	3,257,422	1,766,043	3,214,954
5. Fixed investment/long term	1,161,566	3,311,037	1,163,368	3,676,045	1,152,186	3,629,324
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	20,051	476,982	20,219	462,758	19,759	449,740
5.2. Financing Power Plants Using Renewable Energy	1,710	57,032	1,795	56,789	1,830	56,276
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	34	648	33	700	34	644
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,199	3,431	1,199	3,256	1,210	3,318
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	124	1,709	114	1,609	115	1,528
5.6. Small Loans	229,434	159,268	228,945	156,027	278,331	162,440
5.7. Others	824,820	2,185,065	826,392	2,562,734	765,496	2,519,434
5.8. Financing for Construction Purposes	83,751	389,896	84,177	390,547	84,920	395,689
5.9. Machinery	443	37,006	494	41,625	491	40,255
Total	3,903,605	8,217,306	3,984,635	8,437,138	3,902,792	8,344,354

3.11.2 Advances Classified by Category of Financing

Islamic Banking

(Million Rupees)

Category of Financing	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	2,140	232,768	2,189	239,810	2,220	243,086
1.1. Export finance schemes	1,867	216,896	1,871	225,916	1,915	225,881
1.2. Others	273	15,871	318	13,894	305	17,205
2. Import financing	911	39,364	704	44,603	687	52,236
3. Government self employment schemes	158	1,120	248	998	148	913
4. Working capital/short term	188,155	1,520,153	201,207	1,516,038	214,403	1,260,539
4.1. Small Loans	167,514	103,901	179,855	105,776	193,070	98,668
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)	135	4,235	82	4,344	75	4,154
4.4. Others	20,506	1,412,017	21,270	1,405,917	21,258	1,157,717
5. Fixed investment/long term	270,898	1,444,409	264,565	1,569,331	245,025	1,541,080
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	2,978	183,053	3,039	180,502	2,979	178,026
5.2. Financing Power Plants Using Renewable Energy	508	32,307	522	32,047	525	32,126
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	11	461	13	399	10	365
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	12	176	11	168	12	162
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	20	1,618	21	1,974	21	1,900
5.6. Small Loans	82,298	84,632	80,888	84,621	67,205	84,660
5.7. Others	156,438	852,286	151,447	980,198	145,498	951,210
5.8. Financing for Construction Purposes	28,442	272,340	28,469	272,113	28,633	274,195
5.9. Machinery	191	17,536	155	17,310	142	18,435
Total	462,262	3,237,814	468,913	3,370,779	462,483	3,097,853

Scheduled Banks

Bills Purchased and Discounted

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Borrower	Mar-23				Jun-23				Sep-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	-	-	503	503	-	-	765	765	-	-	1,458
2. DOMESTIC CONSTITUENTS	141,071	42,715	188,422	372,208	150,128	31,431	204,580	386,139	132,114	42,837	231,593	406,543
I. GOVERNMENT	17	172	-	189	-	290	-	290	-	28	-	28
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	15,049	720	0	15,768	16,997	2,013	0	19,010	18,237	155	0	18,392
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	126,005	41,823	188,422	356,250	133,132	29,128	204,580	366,840	113,877	42,654	231,593	388,123
A. Agriculture, forestry and fishing	10	148	449	606	10	101	86	197	41	-	222	262
B. Mining and quarrying	7	1,322	-	1,329	-	1,383	27	1,410	7	1,322	77	1,406
C. Manufacturing	74,556	27,572	171,767	273,896	94,960	23,317	183,759	302,036	73,660	29,509	200,906	304,076
1 - Manufacture of food products	10,536	6,010	8,359	24,905	12,979	3,757	6,305	23,042	12,080	5,283	12,120	29,483
2 - Manufacture of beverages	100	539	6	646	100	531	4	635	1,306	469	15	1,789
3 - Manufacture of textiles	38,027	7,475	130,462	175,964	44,509	7,989	148,966	201,463	42,454	8,951	157,401	208,806
4 - Manufacture of wearing apparel	1,023	1,633	23,861	26,516	1,142	1,608	19,169	21,919	896	1,832	21,444	24,172
5 - Manufacture of leather and related products	-	543	3,208	3,751	-	720	3,544	4,263	-	1,316	3,694	5,010
6 - Manufacture of paper and paper products	51	357	495	903	73	478	323	874	198	1,074	360	1,632
7 - Manufacture of coke and refined petroleum products	9,375	5,265	401	15,041	15,360	2,250	-	17,610	948	4,247	-	5,195
8 - Manufacture of chemicals and chemical products	10,332	1,500	453	12,285	11,186	1,221	475	12,882	10,798	1,027	247	12,072
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	120	271	107	498	85	500	113	698	85	203	102	390
10 - Manufacture of rubber and plastics products	364	496	288	1,148	713	393	545	1,650	238	1,204	655	2,096
11 - Manufacture of other non-metallic mineral products	53	351	1,222	1,626	20	203	1,743	1,966	20	416	1,757	2,193
12 - Manufacture of basic metals	147	649	-	796	106	267	-	373	214	1,014	94	1,322
13 - Manufacture of fabricated metal products, except machinery and equipment	304	0	-	304	296	76	20	393	367	47	16	430
14 - Manufacture of computer, electronic and optical products	209	-	-	209	50	-	-	50	128	19	-	148
15 - Manufacture of electrical equipment	100	787	76	963	140	1,760	125	2,025	128	1,048	122	1,298
16 - Manufacture of machinery and equipment	15	10	771	796	-	151	516	667	-	55	391	446
17 - Manufacture of motor vehicles, trailers and semi-trailers	620	1,189	595	2,404	591	1,124	327	2,043	530	1,146	119	1,795
18 - Manufacture of furniture	-	7	-	7	-	35	-	35	10	83	-	93
19 - Other manufacturing n.e.s	3,180	490	1,463	5,134	7,608	255	1,584	9,447	3,261	74	2,370	5,705
D. Electricity, gas, steam and air conditioning supply	6,014	-	232	6,246	1,148	-	347	1,495	127	135	315	577
E. Water supply; sewerage, waste management and remediation activities	272	-	-	272	-	-	-	-	-	80	-	80
F. Construction	25	381	38	444	-	-	-	-	-	5	-	5
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	20,139	10,327	15,012	45,478	15,428	2,139	19,328	36,895	18,175	9,042	28,681	55,898
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0	31	32	-	0	31	32	-	885	79	964
2 - Wholesale trade, except of motor vehicles and motorcycles	7,921	9,620	3,646	21,186	4,684	1,784	2,175	8,643	7,407	7,687	4,599	19,693
3 - Retail trade, except of motor vehicles and motorcycles	12,218	706	11,335	24,260	10,743	355	17,122	28,220	10,768	471	24,003	35,242
H. Transportation and storage	10	1,814	100	1,924	7	1,772	120	1,899	7	1,772	120	1,899
I. Accommodation and food service activities	-	3	-	3	-	115	-	115	-	203	-	203
J. Information and communication	13,432	104	168	13,704	12,232	101	266	12,599	11,285	223	673	12,180
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	1,996	75	27	2,098	59	176	371	607	1	223	254	477
M. Administrative and support service activities	4,007	75	498	4,579	3,516	19	240	3,776	4,001	136	286	4,423
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	5,537	-	131	5,668	5,771	-	36	5,807	6,574	-	59	6,633
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	0	-	0	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	141,071	42,715	188,925	372,711	150,128	31,431	205,345	386,904	132,114	42,837	233,050	408,001

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

(Million Rupees)

Borrower	Mar-23				Jun-23				Sep-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	46,420	13,891	10,602	70,913	52,962	6,916	12,493	72,371	40,858	12,490	12,407	65,755
I. GOVERNMENT	17	-	-	17	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	10,305	720	-	11,024	8,152	2,013	-	10,164	8,400	155	-	8,555
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	36,098	13,172	10,602	59,872	44,810	4,904	12,493	62,207	32,458	12,334	12,407	57,200
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322
C. Manufacturing	30,009	6,699	10,273	46,981	40,837	2,921	12,355	56,113	28,846	8,241	12,148	49,235
1 - Manufacture of food products	1,479	-	898	2,377	2,242	-	2	2,244	2,417	-	2	2,419
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	16,473	1,914	7,401	25,788	16,677	794	8,386	25,857	17,007	3,024	8,409	28,440
4 - Manufacture of wearing apparel	36	-	119	155	58	-	1,486	1,545	478	-	1,260	1,738
5 - Manufacture of leather and related products	-	362	206	567	-	312	120	432	-	804	134	938
6 - Manufacture of paper and paper products	-	305	229	533	-	430	311	741	-	997	246	1,244
7 - Manufacture of coke and refined petroleum products	5,243	3,293	-	8,535	13,800	678	-	14,478	948	2,645	-	3,593
8 - Manufacture of chemicals and chemical products	6,659	-	-	6,659	7,940	-	-	7,940	7,866	-	-	7,866
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	75	-	75	-	78	-	78	-	94	-	94
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	270	1,107	1,377	-	203	1,683	1,887	-	229	1,740	1,969
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	19	-	29
15 - Manufacture of electrical equipment	100	-	31	131	100	-	35	135	100	-	32	132
16 - Manufacture of machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	480	-	480	-	426	-	426	-	426	-	426
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	10	-	-	10
19. Other manufacturing n.e.s	10	-	282	292	10	-	332	342	10	-	324	334
D. Electricity, gas, steam and air conditioning supply	959	-	-	959	359	-	-	359	125	-	-	125
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	2,293	5,151	219	7,663	768	660	106	1,534	729	2,772	213	3,714
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	2,196	5,106	219	7,521	748	616	106	1,469	729	2,727	213	3,669
3 - Retail trade, except of motor vehicles and motorcycles	97	45	-	142	20	45	-	65	0	45	-	45
H. Transportation and storage	-	-	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-	-	-
J. Information and communication	2,537	-	-	2,537	2,537	-	-	2,537	2,537	-	-	2,537
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	299	-	-	299	299	-	-	299	221	-	-	221
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	111	111	10	-	33	43	-	-	47	47
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	46,420	13,891	10,602	70,913	52,962	6,916	12,493	72,371	40,858	12,490	12,407	65,755

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

(Million Rupees)

Borrower	Mar-23				Jun-23				Sep-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	-	-	503	503	-	-	765	765	-	-	1,458
2. DOMESTIC CONSTITUENTS	88,570	28,824	177,755	295,149	83,242	24,514	192,022	299,778	80,714	30,347	219,119	330,181
I. GOVERNMENT	-	172	-	172	-	290	-	290	-	28	-	28
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	4,744	-	0	4,744	8,845	-	0	8,845	9,837	-	0	9,837
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	83,826	28,652	177,755	290,232	74,397	24,225	192,022	290,643	70,877	30,320	219,119	320,316
A. Agriculture, forestry and fishing	10	148	449	606	10	101	86	197	41	-	222	262
B. Mining and quarrying	7	-	-	7	-	61	27	88	7	-	77	84
C. Manufacturing	38,526	20,873	161,429	220,828	40,241	20,395	171,339	231,975	34,314	21,269	188,692	244,275
1 - Manufacture of food products	5,815	6,010	7,461	19,285	4,076	3,757	6,303	14,136	3,310	5,283	12,118	20,712
2 - Manufacture of beverages	100	539	6	646	100	531	4	635	100	469	15	584
3 - Manufacture of textiles	21,554	5,561	122,996	150,110	27,832	7,195	140,514	175,541	25,447	5,927	148,926	180,301
4 - Manufacture of wearing apparel	987	1,633	23,742	26,361	1,084	1,608	17,683	20,375	418	1,832	20,184	22,434
5 - Manufacture of leather and related products	-	181	3,002	3,184	-	408	3,424	3,831	-	511	3,560	4,071
6 - Manufacture of paper and paper products	51	53	267	370	73	47	12	133	198	77	113	388
7 - Manufacture of coke and refined petroleum products	4,132	1,973	401	6,506	1,560	1,572	-	3,132	-	1,602	-	1,602
8 - Manufacture of chemicals and chemical products	3,611	1,500	453	5,564	3,187	1,221	475	4,883	2,824	1,027	247	4,098
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	120	196	107	423	85	422	113	620	85	108	102	296
10 - Manufacture of rubber and plastics products	364	496	288	1,148	713	393	545	1,650	238	1,204	655	2,096
11 - Manufacture of other non-metallic mineral products	53	81	115	249	20	-	59	79	20	187	17	224
12 - Manufacture of basic metals	147	648	-	796	106	266	-	372	214	1,013	94	1,321
13. Manufacture of fabricated metal products, except machinery and equipment	304	0	-	304	296	76	20	393	367	47	16	430
14 - Manufacture of computer, electronic and optical products	199	-	-	199	40	-	-	40	118	-	-	118
15 - Manufacture of electrical equipment	-	787	45	831	40	1,760	90	1,890	28	1,048	90	1,166
16 - Manufacture of machinery and equipment	15	10	771	796	-	151	516	667	-	55	391	446
17 - Manufacture of motor vehicles, trailers and semi-trailers	620	709	595	1,924	591	698	327	1,617	530	720	119	1,369
18 - Manufacture of furniture	-	7	-	7	-	35	-	35	-	83	-	83
19. Other manufacturing n.e.s	455	490	1,181	2,126	437	255	1,252	1,944	417	74	2,046	2,537
D. Electricity, gas, steam and air conditioning supply	5,055	-	232	5,287	789	-	347	1,136	2	135	315	452
E. Water supply; sewerage, waste management and remediation activities	272	-	-	272	-	-	-	-	-	80	-	80
F. Construction	25	381	38	444	-	-	-	-	-	5	-	5
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	17,846	5,176	14,794	37,815	14,659	1,479	19,223	35,361	17,446	6,270	28,468	52,185
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0	31	32	-	0	31	32	-	885	79	964
2 - Wholesale trade, except of motor vehicles and motorcycles	5,724	4,514	3,427	13,665	3,936	1,168	2,069	7,174	6,678	4,960	4,386	16,024
3 - Retail trade, except of motor vehicles and motorcycles	12,121	662	11,335	24,118	10,723	310	17,122	28,155	10,768	426	24,003	35,197
H. Transportation and storage	10	1,814	100	1,924	7	1,772	120	1,899	7	1,772	120	1,899
I. Accommodation and food service activities	-	3	-	3	-	115	-	115	-	203	-	203
J. Information and communication	10,835	104	168	11,107	9,653	101	266	10,021	8,705	223	673	9,601
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	1,996	75	27	2,098	59	176	371	607	1	223	254	477
M. Administrative and support service activities	3,707	75	498	4,280	3,217	19	240	3,476	3,780	136	286	4,202
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	5,537	-	20	5,557	5,761	-	3	5,764	6,574	-	12	6,586
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	0	-	0	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	88,570	28,824	178,257	295,651	83,242	24,514	192,787	300,543	80,714	30,347	220,577	331,638

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

(Million Rupees)

Borrower	Mar-23				Jun-23				Sep-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	6,081	-	66	6,147	13,925	-	66	13,990	10,542	-	66	10,608
I. GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	6,081	-	66	6,147	13,925	-	66	13,990	10,542	-	66	10,608
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	6,021	-	66	6,087	13,883	-	66	13,949	10,500	-	66	10,566
1 - Manufacture of food products	3,243	-	-	3,243	6,662	-	-	6,662	6,352	-	-	6,352
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	1,206	-	-	1,206
3 - Manufacture of textiles	-	-	66	66	-	-	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 chemicals and chemical products	62	-	-	62	60	-	-	60	108	-	-	108
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	-	-	-	-	-	-	-	-	-	-
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-	-	-	-
12 - Manufacture of basic metals	-	-	-	-	-	-	-	-	-	-	-	-
13. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-	-	-	-	-	-	-
15 - Manufacture of electrical equipment	-	-	-	-	-	-	-	-	-	-	-	-
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	2,716	-	-	2,716	7,162	-	-	7,162	2,834	-	-	2,834
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	-	-	-	-	-	-	-	-	-	-	-	-
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
3 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-	-	-
J. Information and communication	60	-	-	60	41	-	-	41	42	-	-	42
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	6,081	-	66	6,147	13,925	-	66	13,990	10,542	-	66	10,608

Scheduled Banks

Investments

5.1 Classification of Investments in Securities and Shares

All Banks

(Million Rupees)

Securities / Shares	Mar-23			Jun-23			Sep-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	15,907,263	16,396,787	16,127,163	17,431,123	17,927,488	17,543,321	18,429,400	19,047,445	18,780,785
1) Treasury Bills	3,922,956	4,106,382	3,956,793	5,197,151	5,409,806	5,216,726	5,350,881	5,595,911	5,396,373
2) Pakistan Investment Bonds (PIBs)	11,973,008	12,279,107	12,158,818	12,222,251	12,505,961	12,314,725	13,062,413	13,435,461	13,367,897
a. Fixed Rate	4,171,962	4,353,261	4,217,799	4,351,704	4,560,100	4,328,379	2,983,874	3,207,438	2,925,889
b. Floating Rate	7,801,046	7,925,845	7,941,020	7,870,547	7,945,860	7,986,346	10,078,540	10,228,024	10,442,008
3) Others	11,299	11,299	11,551	11,722	11,722	11,870	16,106	16,072	16,515
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	396,664	267,250	399,197	392,699	273,769	393,689	435,926	319,499	454,875
1) Quoted On The Stock Exchange	191,677	68,147	184,924	197,418	85,123	192,254	240,239	131,692	253,162
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	18,752	12,812	20,958	19,210	12,968	21,092	18,709	12,611	20,768
NFPSEs	25,019	5,599	22,926	30,237	12,637	27,445	31,622	16,742	30,825
Private Sector	119,158	39,807	116,579	118,731	48,319	117,375	116,352	45,605	118,264
2) Unquoted On The Stock Exchange	204,987	199,103	214,273	195,282	188,646	201,436	195,687	187,807	201,714
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	19,391	17,178	21,360	23,356	21,110	23,983	23,804	21,139	24,452
NFPSEs	117,179	117,058	124,495	122,873	122,747	130,618	23,796	23,677	31,723
Private Sector	10,585	8,177	12,582	11,229	8,177	11,383	11,208	8,137	11,388
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	98,336	100,814	101,631	106,467	108,966	109,606	107,590	109,733	112,488
IX. MUTUAL FUNDS	12,592	10,990	12,598	12,073	10,732	12,072	11,941	10,484	11,960
X. OTHERS	6,334	6,334	6,694	6,064	6,064	6,388	42,530	42,530	42,955
XI. Islamic Banking Products - Investments	3,152,826	3,149,057	3,305,817	3,426,152	3,426,468	3,535,417	3,885,383	3,883,817	4,143,917
a. Government Islamic Securities	2,635,135	2,638,680	2,729,337	2,916,239	2,923,703	2,968,906	3,342,704	3,345,689	3,506,651
1. GOP Ijara Sukuk	2,523,122	2,524,400	2,610,692	2,825,149	2,830,702	2,877,025	3,273,202	3,276,315	3,435,564
a. Variable Rental Rate	1,892,550	1,909,122	1,956,780	2,228,657	2,230,676	2,271,117	2,561,849	2,560,488	2,678,986
b. Fixed Rental Rate	630,572	615,278	653,912	596,492	600,026	605,907	711,353	715,827	756,578
2. Bai Muajjal - Government	23,789	23,789	29,175	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	68,042	68,042	69,288	70,380	70,380	71,171	69,503	69,375	71,087
4. Other	20,181	22,448	20,181	20,710	22,622	20,710	-	-	-
b. Corporate Sukuks	481,879	474,566	539,007	472,155	467,806	527,558	479,379	475,252	572,637
1) Diminishing Musharaka Sukuk	148,201	145,225	153,277	145,421	142,609	149,751	150,651	148,132	158,282
2) Ijaraha Sukuk	190,356	187,861	240,539	190,316	187,824	234,151	190,288	187,801	268,290
3) Modaraba Sukuk	10,954	10,954	11,327	10,779	10,779	11,025	10,760	10,769	11,286
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	132,368	130,526	133,864	125,639	126,594	132,632	127,680	128,551	134,778
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	7,233	7,233	7,404	6,954	6,954	7,106	8,165	8,165	8,433
h. Other Islamic Mode of Investments	28,580	28,579	30,069	30,804	28,004	31,847	55,135	54,711	56,196
Total	19,574,025	19,931,237	19,953,109	21,374,587	21,753,491	21,600,502	22,912,778	23,413,512	23,546,989

5.1.1 Classification of Investments in Securities and Shares

Public Sector Banks

(Million Rupees)

Securities / Shares	Mar-23			Jun-23			Sep-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	5,205,825	5,374,086	5,245,111	5,985,073	6,186,867	5,964,978	6,096,049	6,287,982	6,096,774
1) Treasury Bills	1,071,758	1,148,933	1,105,169	1,842,879	1,952,971	1,871,774	1,717,800	1,818,597	1,750,122
2) Pakistan Investment Bonds (PIBs)	4,134,066	4,225,154	4,139,942	4,142,194	4,233,896	4,093,204	4,378,248	4,469,385	4,346,652
a. Fixed Rate	943,620	991,565	948,931	949,574	997,862	884,162	822,024	870,278	756,572
b. Floating Rate	3,190,446	3,233,589	3,191,011	3,192,620	3,236,034	3,209,042	3,556,225	3,599,107	3,590,080
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	76,410	9,827	79,797	90,386	21,965	83,613	131,844	64,144	126,867
1) Quoted On The Stock Exchange	66,248	5,932	66,345	76,487	14,368	69,695	117,950	57,405	112,942
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	2,948	624	2,250	2,919	627	2,141	2,596	640	1,865
NFPSEs	8,661	720	9,572	14,514	6,486	13,569	18,449	10,535	17,699
Private Sector	45,164	3,219	46,893	48,808	5,871	45,638	48,358	6,118	46,422
2) Unquoted On The Stock Exchange	10,162	3,895	13,453	13,898	7,597	13,918	13,894	6,739	13,925
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	2,709	982	4,073	6,445	4,684	6,445	6,936	5,169	6,963
NFPSEs	119	1	202	119	1	119	120	1	120
Private Sector	4,401	1,520	6,225	4,401	1,520	4,401	4,423	1,542	4,425
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	1	1	1	1	1	1	1	1	1
VIII. TERM FINANCE CERTIFICATES	31,767	32,298	31,925	39,673	40,319	40,406	39,417	39,786	40,388
IX. MUTUAL FUNDS	67	68	76	67	68	68	268	268	286
X. OTHERS	0	0	0	0	0	0	34,785	34,785	34,785
XI. Islamic Banking Products - Investments	145,846	143,820	144,685	144,748	142,736	146,435	157,302	155,243	162,372
a. Government Islamic Securities	96,476	96,321	97,682	98,930	98,787	97,998	107,096	106,934	109,255
1. GOP Ijara Sukuk	89,235	89,080	90,298	91,483	91,340	90,460	100,301	100,138	102,278
a. Variable Rental Rate	69,245	69,230	70,186	56,962	56,990	57,913	65,762	65,788	69,293
b. Fixed Rental Rate	19,990	19,850	20,112	34,521	34,350	32,547	34,538	34,350	32,985
2. Bai Muajjal - Government	51	51	63	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	7,190	7,190	7,321	7,447	7,447	7,537	6,796	6,796	6,976
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	27,547	25,676	23,414	21,811	22,741	23,129	22,260	23,186	23,844
1) Diminishing Musharaka Sukuk	5,842	5,842	6,060	5,531	5,531	5,638	5,456	5,456	5,740
2) Ijarah Sukuk	150	150	158	150	150	154	150	150	162
3) Modaraba Sukuk	2,761	2,761	2,822	2,586	2,586	2,674	2,578	2,576	2,677
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	18,794	16,924	14,373	13,543	14,474	14,664	14,077	15,005	15,265
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba 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	21,735	21,735	23,501	23,919	21,120	25,220	27,858	25,035	29,185
Total	5,459,916	5,560,100	5,501,594	6,259,948	6,391,956	6,235,502	6,459,666	6,582,209	6,461,474

5.1.2 Classification of Investments in Securities and Shares

Domestic Private Banks

(Million Rupees)

Securities / Shares	Mar-23			Jun-23			Sep-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	9,798,411	10,097,607	9,981,837	10,509,786	10,777,951	10,643,252	11,490,367	11,897,443	11,841,062
1) Treasury Bills	2,045,626	2,129,486	2,048,996	2,456,448	2,533,115	2,448,646	2,818,061	2,943,395	2,831,400
2) Pakistan Investment Bonds (PIBs)	7,741,486	7,956,822	7,921,290	8,041,616	8,233,114	8,182,736	8,656,200	8,937,976	8,993,147
a. Fixed Rate	3,202,795	3,334,846	3,243,190	3,376,092	3,535,388	3,417,835	2,150,193	2,324,660	2,157,527
b. Floating Rate	4,538,691	4,621,975	4,678,100	4,665,524	4,697,726	4,764,901	6,506,007	6,613,316	6,835,620
3) Others	11,299	11,299	11,551	11,722	11,722	11,870	16,106	16,072	16,515
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	320,254	257,423	319,400	302,314	251,804	310,076	304,082	255,355	328,008
1) Quoted On The Stock Exchange	125,429	62,214	118,579	120,930	70,755	122,559	122,288	74,287	140,219
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	15,804	12,188	18,707	16,290	12,342	18,951	16,113	11,972	18,903
NFPSEs	16,358	4,879	13,354	15,723	6,152	13,876	13,173	6,208	13,126
Private Sector	73,994	36,589	69,685	69,923	42,448	71,738	67,994	39,487	71,843
2) Unquoted On The Stock Exchange	194,825	195,209	200,821	181,383	181,049	187,517	181,793	181,068	187,789
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	16,682	16,197	17,288	16,911	16,425	17,537	16,868	15,969	17,489
NFPSEs	117,059	117,057	124,293	122,754	122,746	130,499	23,677	23,676	31,603
Private Sector	6,184	6,656	6,356	6,828	6,656	6,982	6,784	6,595	6,963
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 INVESTEMENTS	4	-	4	4	-	4	4	-	4
VIII. TERM FINANCE CERTIFICATES	66,569	68,516	69,706	66,793	68,647	69,200	68,172	69,947	72,100
IX. MUTUAL FUNDS	12,525	10,923	12,522	12,006	10,664	12,004	11,672	10,216	11,674
X. OTHERS	6,333	6,333	6,694	6,063	6,063	6,387	7,745	7,745	8,170
XI. Islamic Banking Products - Investments	3,006,980	3,005,238	3,161,133	3,281,404	3,283,732	3,388,982	3,728,082	3,728,574	3,981,545
a. Government Islamic Securities	2,538,659	2,542,359	2,631,655	2,817,309	2,824,917	2,870,908	3,235,608	3,238,756	3,397,396
1. GOP Ijara Sukuk	2,433,887	2,435,321	2,520,394	2,733,666	2,739,362	2,786,564	3,172,901	3,176,177	3,333,285
a. Variable Rental Rate	1,823,306	1,839,893	1,886,594	2,171,695	2,173,686	2,213,205	2,496,087	2,494,699	2,609,693
b. Fixed Rental Rate	610,582	595,428	633,800	561,971	565,676	573,360	676,814	681,477	723,593
2. Bai Muajjal - Government	23,738	23,738	29,113	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	60,852	60,852	61,967	62,933	62,933	63,634	62,707	62,579	64,111
4. Other	20,181	22,448	20,181	20,710	22,622	20,710	-	-	-
b. Corporate Sukuks	454,332	448,889	515,594	450,344	445,065	504,429	457,120	452,066	548,793
1) Diminishing Musharaka Sukuk	142,359	139,383	147,217	139,890	137,078	144,113	145,195	142,676	152,542
2) Ijaraha Sukuk	190,206	187,711	240,380	190,166	187,674	233,997	190,138	187,651	268,128
3) Modaraba Sukuk	8,193	8,193	8,505	8,193	8,193	8,350	8,183	8,193	8,609
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	113,574	113,602	119,491	112,095	112,120	117,968	113,604	113,546	119,514
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	7,145	7,145	7,316	6,866	6,866	7,018	8,077	8,077	8,345
h. Other Islamic Mode of Investments	6,845	6,845	6,568	6,885	6,884	6,627	27,277	29,676	27,010
Total	13,211,082	13,446,043	13,551,300	14,178,374	14,398,865	14,429,909	15,610,127	15,969,284	16,242,566

5.1.3 Classification of Investments in Securities and Shares

Foreign Banks

(Million Rupees)

Securities / Shares	Mar-23			Jun-23			Sep-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	903,027	925,094	900,215	936,265	962,670	935,091	842,985	862,019	842,949
1) Treasury Bills	805,571	827,963	802,629	897,824	923,720	896,306	815,020	833,919	814,851
2) Pakistan Investment Bonds (PIBs)	97,456	97,131	97,586	38,440	38,950	38,785	27,965	28,100	28,098
a. Fixed Rate	25,547	26,850	25,677	26,038	26,850	26,382	11,657	12,500	11,790
b. Floating Rate	71,909	70,281	71,909	12,403	12,100	12,403	16,308	15,600	16,308
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	903,027	925,094	900,215	936,265	962,670	935,091	842,985	862,019	842,949

5.2 Classification of Investments in

All
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
I. Federal Government	1,889,603	2,191,111	2,758,965	1,374,603	1,005,737	2,105,978	2,363,253	1,062,411
1) Treasury Bills	1,282,035	2,165,113	1,281,686	378,727	288,813	-	-	-
2) Pakistan Investment Bonds (PIBs)	596,198	25,998	1,477,279	995,877	711,780	2,105,978	2,363,253	1,062,411
a. Fixed Rate	64,980	242	107,772	311,547	93,695	325,667	481,732	274,584
b. Floating Rate	531,218	25,756	1,369,507	684,330	618,085	1,780,311	1,881,521	787,828
3) Others	11,370	-	-	-	5,144	-	-	-
II. Provincial Government	0	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	42,744	530	195	46	-	-	-	-
1) Quoted On The Stock Exchange	36,896	530	0	18	-	-	-	-
Financial Institutions	4,257	-	-	14	-	-	-	-
NFPSEs	4,308	84	-	-	-	-	-	-
Private Sector	22,656	223	0	4	-	-	-	-
2) Unquoted On The Stock Exchange	5,848	-	195	28	-	-	-	-
Financial Institutions	2,250	-	115	26	-	-	-	-
NFPSEs	20	-	-	-	-	-	-	-
Private Sector	2,788	-	-	1	-	-	-	-
V. DEBENTURES	3	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	4	-	-	1	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	1,240	-	1,078	13,946	2,338	3,008	8,712	5,588
IX. MUTUAL FUNDS	8,274	-	-	2	-	-	-	-
X. OTHERS	0	-	-	-	-	-	237	-
XI. Islamic Banking Products - Investments	42,957	-	5,495	68,188	348,214	100,555	267,707	23,625
a. Government Islamic Securities	42,402	-	-	24,967	348,214	65,067	250,421	8,517
1) GOP Ijara Sukuk	-	-	-	24,967	348,214	65,067	243,445	8,517
a. Variable Rental Rate	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	42,402	-	-	-	-	-	6,976	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	485	-	501	43,221	-	35,488	8,808	2,378
1) Diminishing Musharaka Sukuk	89	-	-	-	-	20,239	3,846	1,817
2) Ijarah Sukuk	-	-	-	-	-	9,403	-	-
3) Modaraba Sukuk	-	-	-	-	-	2,581	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	396	-	501	43,221	-	3,265	4,961	561
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	70	-	4,993	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	8,478	12,730
Total	1,984,827	2,191,642	2,765,734	1,456,786	1,356,288	2,209,540	2,639,909	1,091,624

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

Sep, 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
2,471,589	395,527	1,116,206	37,337	8,464	-	-	-	18,780,785
-	-	-	-	-	-	-	-	5,396,373
2,471,589	395,527	1,116,206	37,337	8,464	-	-	-	13,367,897
588,036	168,156	463,678	37,337	8,464	-	-	-	2,925,889
1,883,553	227,371	652,529	-	-	-	-	-	10,442,008
-	-	-	-	-	-	-	-	16,515
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
306	2,735	108,102	-	1,211	-	33,577	265,430	454,875
-	10	8,797	-	457	-	1,971	204,483	253,162
-	-	180	-	-	-	372	15,945	20,768
-	-	1,537	-	-	-	288	24,607	30,825
-	10	6,051	-	-	-	1,311	88,010	118,264
306	2,725	99,305	-	754	-	31,606	60,947	201,714
300	1,847	1,268	-	750	-	111	17,785	24,452
-	-	6	-	-	-	31,492	205	31,723
6	878	113	-	-	-	3	7,599	11,388
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	5
11,155	20,004	20,907	8,576	-	3,678	4,360	7,898	112,488
-	-	1,172	-	-	-	350	2,161	11,960
221	425	2,345	4,942	-	-	-	34,785	42,955
2,795,650	215,294	239,131	9,372	538	832	20,369	5,990	4,143,917
2,746,915	186	-	-	-	-	19,961	-	3,506,651
2,745,168	186	-	-	-	-	-	-	3,435,564
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
1,748	-	-	-	-	-	19,961	-	71,087
-	-	-	-	-	-	-	-	-
42,458	203,684	229,438	2,658	450	832	408	1,828	572,637
26,583	7,971	94,957	2,658	-	-	102	20	158,282
478	189,343	69,067	-	-	-	-	-	268,290
2,383	2,281	2,284	-	-	-	-	1,757	11,286
-	-	-	-	-	-	-	-	-
13,014	4,090	63,129	-	450	832	306	51	134,778
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
330	-	2,952	-	88	-	-	-	8,433
5,947	11,424	6,742	6,714	-	-	-	4,161	56,196
5,278,920	633,985	1,487,864	60,227	10,213	4,511	58,655	316,264	23,546,989

**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	1,382,209	554,748	1,621,207	779,129	119,936	552,919	276,283	135,575
1) Treasury Bills	1,008,090	530,745	174,181	2,142	34,965	-	-	-
2) Pakistan Investment Bonds (PIBs)	374,119	24,003	1,447,026	776,988	84,971	552,919	276,283	135,575
a. Fixed Rate	64,980	242	107,419	119,973	77,915	36,637	42,429	49,673
b. Floating Rate	309,139	23,761	1,339,607	657,014	7,056	516,282	233,854	85,901
3) Others	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	15,259	530	-	46	-	-	-	-
1) Quoted On The Stock Exchange	12,305	530	-	18	-	-	-	-
Financial Institutions	367	-	-	14	-	-	-	-
NFPSEs	1,248	84	-	-	-	-	-	-
Private Sector	9,049	223	-	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	318	-	-	-	1,101	2,886	3,569	5,330
IX. MUTUAL FUNDS	83	-	-	2	-	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	-	-	5,922	696	16,372	328
a. Government Islamic Securities	-	-	-	-	5,922	-	6,976	328
1) GOP Ijara Sukuk	-	-	-	-	5,922	-	-	328
a. Variable Rental Rate	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	6,976	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	-	696	918	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	205	142	-
2) Ijaraha Sukuk	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	491	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	776	-
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	8,478	-
Total	1,397,869	555,279	1,621,207	779,178	126,958	556,501	296,224	141,232

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
Sep, 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	
491,534	24,467	151,573	-	7,194	-	-	-	6,096,774
-	-	-	-	-	-	-	-	1,750,122
491,534	24,467	151,573	-	7,194	-	-	-	4,346,652
83,304	21,604	145,201	-	7,194	-	-	-	756,572
408,231	2,863	6,373	-	-	-	-	-	3,590,080
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	10	-	-	1,211	-	-	109,811	126,867
-	10	-	-	457	-	-	99,622	112,942
-	-	-	-	-	-	-	1,484	1,865
-	-	-	-	-	-	-	16,367	17,699
-	10	-	-	-	-	-	37,136	46,422
-	-	-	-	754	-	-	10,189	13,925
-	-	-	-	750	-	-	5,911	6,963
-	-	-	-	-	-	-	108	120
-	-	-	-	-	-	-	1,782	4,425
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	1
6,097	4,250	11,474	-	-	-	179	5,184	40,388
-	-	-	-	-	-	-	202	286
-	-	-	-	-	-	-	34,785	34,785
97,943	8,193	20,835	6,714	88	-	-	5,281	162,372
95,843	186	-	-	-	-	-	-	109,255
95,843	186	-	-	-	-	-	-	102,278
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	6,976
-	-	-	-	-	-	-	-	-
1,490	1,905	17,716	-	-	-	-	1,120	23,844
-	635	4,759	-	-	-	-	-	5,740
162	-	-	-	-	-	-	-	162
-	267	799	-	-	-	-	1,120	2,677
-	-	-	-	-	-	-	-	-
1,328	1,003	12,159	-	-	-	-	-	15,265
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	88	-	-	-	88
610	6,102	3,119	6,714	-	-	-	4,161	29,185
595,575	36,921	183,882	6,714	8,493	-	179	155,263	6,461,474

**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	442,630	1,462,510	560,033	593,241	870,985	1,548,279	2,082,194	926,837	
1) Treasury Bills	220,234	1,460,515	529,780	376,585	244,286	-	-	-	
2) Pakistan Investment Bonds (PIBs)	211,025	1,995	30,253	216,656	621,555	1,548,279	2,082,194	926,837	
a. Fixed Rate	-	-	353	189,340	15,780	284,250	434,526	224,910	
b. Floating Rate	211,025	1,995	29,900	27,316	605,775	1,264,029	1,647,667	701,926	
3) Others	11,370	-	-	-	5,144	-	-	-	
II. Provincial Government	0	-	-	-	-	-	-	-	
III. Local Government	-	-	-	-	-	-	-	-	
IV. SHARES	27,484	-	195	-	-	-	-	-	
1) Quoted On The Stock Exchange	24,591	-	0	-	-	-	-	-	
Financial Institutions	3,890	-	-	-	-	-	-	-	
NFPSEs	3,060	-	-	-	-	-	-	-	
Private Sector	13,606	-	0	-	-	-	-	-	
2) Unquoted On The Stock Exchange	2,893	-	195	-	-	-	-	-	
Financial Institutions	1,975	-	115	-	-	-	-	-	
NFPSEs	8	-	-	-	-	-	-	-	
Private Sector	146	-	-	-	-	-	-	-	
V. DEBENTURES	3	-	-	-	-	-	-	-	
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-	
VII. CERTIFICATE OF INVESTMENTS	4	-	-	-	-	-	-	-	
VIII. TERM FINANCE CERTIFICATES	922	-	1,078	13,946	1,238	122	5,143	258	
IX. MUTUAL FUNDS	8,192	-	-	-	-	-	-	-	
X. OTHERS	-	-	-	-	-	-	237	-	
XI. Islamic Banking Products - Investments	42,957	-	5,495	68,188	342,292	99,859	251,335	23,297	
a. Government Islamic Securities	42,402	-	-	24,967	342,292	65,067	243,445	8,189	
1) GOP Ijara Sukuk	-	-	-	24,967	342,292	65,067	243,445	8,189	
a. Variable Rental Rate	-	-	-	-	-	-	-	-	
b. Fixed Rental Rate	-	-	-	-	-	-	-	-	
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-	
3) Islamic Naya Pakistan Certificate	42,402	-	-	-	-	-	-	-	
4) Other	-	-	-	-	-	-	-	-	
b. Corporate Sukuks	485	-	501	43,221	-	34,792	7,890	2,378	
1) Diminishing Musharaka Sukuk	89	-	-	-	-	20,034	3,704	1,817	
2) Ijarah Sukuk	-	-	-	-	-	9,403	-	-	
3) Modaraba Sukuk	-	-	-	-	-	2,090	-	-	
4) Wakala Sukuk	-	-	-	-	-	-	-	-	
5) Any other	396	-	501	43,221	-	3,265	4,186	561	
c. Wakala Placements	-	-	-	-	-	-	-	-	
d. Commodity Murabaha	-	-	-	-	-	-	-	-	
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	
f. Modarba Certificates	-	-	-	-	-	-	-	-	
g. Certificate of Investment (COIs)	70	-	4,993	-	-	-	-	-	
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	12,730	
Total	522,193	1,462,510	566,802	675,375	1,214,515	1,648,259	2,338,909	950,392	

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

Sep, 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	
1,980,055	371,060	964,633	37,337	1,270	-	-	-	11,841,062
-	-	-	-	-	-	-	-	2,831,400
1,980,055	371,060	964,633	37,337	1,270	-	-	-	8,993,147
504,733	146,552	318,477	37,337	1,270	-	-	-	2,157,527
1,475,322	224,508	646,156	-	-	-	-	-	6,835,620
-	-	-	-	-	-	-	-	16,515
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
306	2,725	108,102	-	-	-	33,577	155,619	328,008
-	-	8,797	-	-	-	1,971	104,861	140,219
-	-	180	-	-	-	372	14,461	18,903
-	-	1,537	-	-	-	288	8,241	13,126
-	-	6,051	-	-	-	1,311	50,874	71,843
306	2,725	99,305	-	-	-	31,606	50,758	187,789
300	1,847	1,268	-	-	-	111	11,873	17,489
-	-	6	-	-	-	31,492	97	31,603
6	878	113	-	-	-	3	5,817	6,963
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	4
5,057	15,753	9,434	8,576	-	3,678	4,180	2,714	72,100
-	-	1,172	-	-	-	350	1,960	11,674
221	425	2,345	4,942	-	-	-	-	8,170
2,697,707	207,101	218,296	2,658	450	832	20,369	709	3,981,545
2,651,072	-	-	-	-	-	19,961	-	3,397,396
2,649,325	-	-	-	-	-	-	-	3,333,285
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
1,748	-	-	-	-	-	19,961	-	64,111
-	-	-	-	-	-	-	-	-
40,968	201,780	211,722	2,658	450	832	408	709	548,793
26,583	7,336	90,199	2,658	-	-	102	20	152,542
316	189,343	69,067	-	-	-	-	-	268,128
2,383	2,014	1,485	-	-	-	-	637	8,609
-	-	-	-	-	-	-	-	-
11,686	3,087	50,971	-	450	832	306	51	119,514
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
330	-	2,952	-	-	-	-	-	8,345
5,336	5,321	3,623	-	-	-	-	-	27,010
4,683,345	597,064	1,303,982	53,513	1,720	4,511	58,476	161,001	16,242,566

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	64,765	173,853	577,725	2,233	14,815	4,781	4,776	-	
1) Treasury Bills	53,710	173,853	577,725	-	9,562	-	-	-	
2) Pakistan Investment Bonds (PIBs)	11,055	-	-	2,233	5,253	4,781	4,776	-	
a. Fixed Rate	-	-	-	2,233	-	4,781	4,776	-	
b. Floating Rate	11,055	-	-	-	5,253	-	-	-	
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	64,765	173,853	577,725	2,233	14,815	4,781	4,776	-	

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

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

Regional Advances and Deposits

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

(Billion Rupees)

Provinces/Regions	Category	Mar-23			Jun-23			Sep-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	40	680	719	46	691	738	51	693	744
	Govt.	110	3,415	3,525	91	3,613	3,704	87	3,622	3,709
	NFPSEs	24	1,226	1,251	14	1,411	1,424	32	1,459	1,491
	NBFCs & Fin Aux.	1	851	853	3	903	906	2	1,002	1,004
	Private Sector	283	4,789	5,072	384	5,152	5,536	426	5,273	5,699
	Trust Fund	6	584	591	13	603	616	12	631	643
	Personal	1,633	9,158	10,790	1,816	9,880	11,695	1,946	10,291	12,237
	Others	11	37	48	15	49	64	16	54	70
	Total	2,109	20,740	22,849	2,383	22,301	24,683	2,571	23,024	25,595
	Punjab	Foreign	30	242	272	34	270	304	38	270
Govt.		44	1,386	1,430	26	1,471	1,498	24	1,468	1,491
NFPSEs		21	687	707	4	762	766	5	781	786
NBFCs & Fin Aux.		0	114	114	0	127	128	0	165	165
Private Sector		159	1,833	1,992	219	2,089	2,308	263	2,115	2,379
Trust Fund		3	209	211	7	222	229	6	223	229
Personal		947	4,670	5,617	1,067	5,104	6,172	1,121	5,311	6,432
Others		2	10	12	1	10	11	2	18	20
Total		1,205	9,150	10,355	1,360	10,056	11,416	1,460	10,349	11,810
Sindh		Foreign	2	325	327	2	316	318	2	308
	Govt.	15	728	743	12	793	804	13	853	866
	NFPSEs	2	248	249	7	286	292	5	289	294
	NBFCs & Fin Aux.	0	665	665	1	716	717	1	803	804
	Private Sector	58	2,186	2,244	60	2,123	2,183	64	2,207	2,271
	Trust Fund	1	275	276	2	274	276	2	274	276
	Personal	136	2,691	2,827	152	2,849	3,002	168	2,930	3,098
	Others	0	4	4	0	8	8	0	10	10
	Total	214	7,122	7,337	236	7,364	7,600	255	7,674	7,929
	Khyber Pakhtunkhwa	Foreign	4	18	21	4	17	22	5	18
Govt.		22	311	333	21	310	331	21	294	315
NFPSEs		1	42	42	1	30	30	1	22	23
NBFCs & Fin Aux.		0	31	31	0	2	2	0	2	2
Private Sector		39	119	158	58	163	221	55	155	210
Trust Fund		1	20	21	2	21	23	2	28	29
Personal		289	653	942	312	700	1,012	341	758	1,100
Others		2	16	18	0	13	13	2	13	15
Total		357	1,210	1,567	397	1,256	1,654	426	1,291	1,717

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

(Billion Rupees)

Provinces/Regions	Category	Mar-23			Jun-23			Sep-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	0	2	2	0	2	2	0	2	2
	Govt.	17	131	149	17	133	151	19	141	160
	NFPSEs	0	17	18	1	21	22	1	16	16
	NBFCs & Fin Aux.	-	1	1	0	1	1	0	2	2
	Private Sector	14	58	73	24	89	113	20	75	96
	Trust Fund	0	5	5	0	5	5	0	4	4
	Personal	57	175	232	65	190	256	68	199	267
	Others	7	1	8	14	1	15	12	1	12
	Total	97	390	487	122	443	564	120	439	559
	Islamabad	Foreign	0	83	83	0	73	74	0	81
Govt.		2	822	824	8	861	869	3	821	823
NFPSEs		0	228	228	1	305	306	0	345	345
NBFCs & Fin Aux.		-	28	28	-	47	47	-	22	22
Private Sector		2	565	567	3	647	650	3	683	686
Trust Fund		0	74	75	0	77	78	1	98	99
Personal		16	693	710	18	732	750	20	767	787
Others		0	6	6	0	17	17	0	12	12
Total		21	2,500	2,520	30	2,760	2,790	26	2,828	2,855
Gilgit-Baltistan		Foreign	0	0	0	0	0	0	0	0
	Govt.	9	12	20	7	15	21	6	20	26
	NFPSEs	1	4	5	1	6	6	1	6	7
	NBFCs & Fin Aux.	1	7	8	1	3	4	1	3	4
	Private Sector	3	6	9	5	11	16	4	7	12
	Trust Fund	0	0	1	1	0	1	1	1	1
	Personal	15	37	52	18	37	54	19	38	58
	Others	0	0	0	0	0	0	0	0	0
	Total	29	67	96	32	72	104	32	76	108
	AJK	Foreign	4	10	14	5	13	18	6	14
Govt.		2	24	26	1	29	31	1	25	26
NFPSEs		0	1	1	0	2	2	19	1	20
NBFCs & Fin Aux.		0	5	6	0	6	6	0	6	6
Private Sector		7	21	28	15	30	46	15	31	46
Trust Fund		0	1	1	1	3	4	1	3	4
Personal		173	238	410	183	267	450	209	287	495
Others		0	0	0	0	0	0	0	0	0
Total		186	300	486	206	350	556	252	366	617

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)

(Billion Rupees)

Provinces/Regions	Category	Mar-23			Jun-23			Sep-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	0	0	-	0	0	-	0	0
	Govt.	30	1,406	1,436	29	1,859	1,887	9	1,718	1,727
	NFPSEs	-	1,507	1,507	-	1,658	1,658	-	1,562	1,562
	NBFCs & Fin Aux.	0	341	341	0	330	330	0	296	296
	Private Sector	296	6,730	7,025	275	6,516	6,790	274	6,444	6,718
	Trust Fund	-	15	15	-	14	14	-	13	13
	Personal	80	1,049	1,129	79	1,048	1,126	79	1,046	1,125
	Others	2	1	3	1	1	2	1	1	2
	Total	407	11,048	11,455	383	11,425	11,808	362	11,080	11,442
Punjab	Foreign	-	-	-	-	0	0	-	0	0
	Govt.	-	726	726	-	1,035	1,035	-	833	833
	NFPSEs	-	444	444	-	501	501	-	496	496
	NBFCs & Fin Aux.	-	36	36	-	36	36	-	30	30
	Private Sector	194	2,885	3,079	173	2,793	2,966	174	2,745	2,918
	Trust Fund	-	5	5	-	5	5	-	4	4
	Personal	36	336	372	34	344	378	33	342	375
	Others	1	0	2	1	1	1	1	0	1
	Total	231	4,433	4,664	208	4,715	4,923	208	4,451	4,658
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	30	349	379	29	392	420	9	419	428
	NFPSEs	-	718	718	-	845	845	-	788	788
	NBFCs & Fin Aux.	0	187	187	0	194	194	0	177	177
	Private Sector	37	2,922	2,959	37	2,901	2,938	39	2,896	2,935
	Trust Fund	-	5	5	-	4	4	-	4	4
	Personal	27	600	627	28	607	636	28	609	638
	Others	-	1	1	-	0	0	-	1	1
	Total	94	4,782	4,876	95	4,944	5,038	77	4,894	4,970
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	22	22	-	0	0	-	0	0
	NFPSEs	-	59	59	-	18	18	-	18	18
	NBFCs & Fin Aux.	-	1	1	-	0	0	-	0	0
	Private Sector	55	181	237	55	64	119	52	61	113
	Trust Fund	-	0	0	-	0	0	-	0	0
	Personal	8	70	77	7	51	57	6	51	57
	Others	-	-	-	-	-	-	-	-	-
	Total	63	334	397	62	133	195	58	131	189

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

(Billion Rupees)

Provinces/Regions	Category	Mar-23			Jun-23			Sep-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	5	5	10	4	5	9	4	5	9
	Trust Fund	-	0	0	-	0	0	-	0	0
	Personal	7	5	12	7	5	12	8	5	13
	Others	0	-	0	0	-	0	0	-	0
	Total	12	13	25	12	12	24	12	13	25
Islamabad	Foreign	-	0	0	-	-	-	-	-	-
	Govt.	-	307	307	-	429	429	-	464	464
	NFPSEs	-	285	285	-	293	293	-	260	260
	NBFCs & Fin Aux.	-	117	117	-	100	100	-	89	89
	Private Sector	0	710	710	0	731	731	0	715	715
	Trust Fund	-	4	4	-	4	4	-	4	4
	Personal	0	32	33	0	35	35	0	33	33
	Others	-	0	0	-	0	0	-	0	0
	Total	1	1,455	1,456	1	1,592	1,593	1	1,563	1,564
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2	3	5	3	3	6	3	3	6
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0	1	2	0	1	2	1	1	2
	Others	-	-	-	-	-	-	-	-	-
	Total	3	4	7	3	4	8	4	4	9
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2	23	25	1	20	21	1	20	21
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2	5	6	2	5	7	2	5	7
	Others	-	-	-	-	-	-	-	-	-
	Total	4	27	31	3	24	28	3	25	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	
Jul-Sep 2023P	Punjab	4,938.97	40.40	4,731.26	95.79	207.71	4.21	573.66	5,304.92	43.39	107.41
	Sindh	5,649.45	46.21	5,135.29	90.90	514.16	9.10	197.40	5,332.69	43.62	94.39
	KPK	64.33	0.53	61.84	96.13	2.49	3.87	48.15	109.99	0.90	170.97
	Balochistan	12.88	0.11	12.47	96.86	0.40	3.14	136.90	149.37	1.22	1,159.92
	Islamabad	1,546.97	12.65	1,073.96	69.42	473.00	30.58	237.74	1,311.71	10.73	84.79
	Gilgit-Baltistan	4.59	0.04	4.52	98.61	0.06	1.39	0.85	5.37	0.04	117.10
	AJK	8.80	0.07	8.80	99.98	..	0.02	3.12	11.92	0.10	135.46
Total		12,225.98	100.00	11,028.16	90.20	1,197.82	9.80	1,197.82	12,225.98	100.00	
Apr-Jun 2023	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	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.

(Billion Rs.)

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

Place of Disbursement	Place of Utilization	Jul-Sep 2023 ^P		Apr-Jun 2023		Jan-Mar 2023	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	4,731.26	95.79	4,452.58	97.87	4,364.15	96.15
	Sindh	173.87	3.52	69.26	1.52	142.54	3.14
	KPK	10.84	0.22	10.36	0.23	9.85	0.22
	Balochistan	0.22	-	0.06	-	0.33	0.01
	Islamabad	20.31	0.41	15.27	0.34	18.60	0.41
	Gilgit-Baltistan	0.02	-	0.08	-	0.08	-
	AJK	2.44	0.05	1.66	0.04	3.28	0.07
Punjab Total		4,938.97	100.00	4,549.27	100.00	4,538.85	100.00
Sindh	Punjab	141.14	2.50	136.09	2.52	57.60	0.88
	Sindh	5,135.29	90.90	5,094.95	94.36	6,392.25	97.85
	KPK	19.59	0.35	23.37	0.43	31.02	0.47
	Balochistan	136.60	2.42	113.94	2.11	49.62	0.76
	Islamabad	215.33	3.81	26.70	0.49	0.36	0.01
	Gilgit-Baltistan	0.83	0.01	0.73	0.01	0.49	0.01
	AJK	0.66	0.01	3.71	0.07	1.60	0.02
Sindh Total		5,649.45	100.00	5,399.49	100.00	6,532.93	100.00
KPK	Punjab	0.05	0.08	0.08	0.14	0.16	0.20
	Sindh	0.39	0.61	0.01	0.01	0.68	0.81
	KPK	61.84	96.13	56.67	98.14	81.81	98.21
	Balochistan	-	-	-	-	-	-
	Islamabad	2.04	3.18	0.98	1.70	0.64	0.76
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	0.01	0.01	..	0.010	0.01	0.01
KPK Total		64.33	100.00	57.74	100.00	83.30	100.00
Balochistan	Punjab	..	-	..	-	..	-
	Sindh	0.40	3.14	0.12	1.25	0.20	2.12
	KPK	-	-	-	-	..	0.01
	Balochistan	12.47	96.86	9.70	98.75	9.47	97.88
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		12.88	100.00	9.83	100.00	9.67	100.00
Islamabad	Punjab	432.46	27.96	664.51	37.06	149.33	10.54
	Sindh	22.73	1.47	16.63	0.93	16.34	1.15
	KPK	17.71	1.14	16.69	0.93	24.82	1.75
	Balochistan	0.08	-	0.20	0.01	0.02	-
	Islamabad	1,073.96	69.42	1,095.26	61.07	1,226.79	86.56
	Gilgit-Baltistan	..	-	0.01	-	0.01	-
	AJK	0.02	-	0.02	-	0.02	-
Islamabad Total		1,546.97	100.00	1,793.31	100.00	1,417.33	100.00
Gilgit-Baltistan	Punjab	..	0.03	0.01	0.17	..	0.09
	Sindh	-	-	-	-	-	-
	KPK	..	0.01	-	-	..	-
	Balochistan	..	-	..	0.01	..	0.01
	Islamabad	0.06	1.34	0.03	0.73	0.02	0.41
	Gilgit-Baltistan	4.52	98.61	4.24	99.09	4.67	99.49
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		4.59	100.00	4.28	100.00	4.70	100.00
AJK	Punjab	..	0.01	0.01	0.07	0.01	0.11
	Sindh	-	-	-	-	..	-
	KPK	-	-	-	-	..	0.01
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.01	..	0.02	..	0.04
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	8.80	99.98	7.48	99.91	9.11	99.84
AJK Total		8.80	100.00	7.48	100.00	9.13	100.00
Grand Total		12,225.98		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	Jul-Sep 2023 ¹		Apr-Jun 2023		Jan-Mar 2023	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	4,731.26	89.19	4,452.58	84.76	4,364.15	95.47
	Sindh	141.14	2.66	136.09	2.59	57.60	1.26
	KPK	0.05	-	0.08	-	0.16	-
	Balochistan	..	-	..	-	..	-
	Islamabad	432.46	8.15	664.51	12.65	149.33	3.27
	Gilgit-Baltistan	..	-	0.01	-	..	-
	AJK	..	-	0.01	-	0.01	-
Punjab Total		5,304.92	100.00	5,253.28	100.00	4,571.27	100.00
Sindh	Punjab	173.87	3.26	69.26	1.34	142.54	2.18
	Sindh	5,135.29	96.30	5,094.95	98.34	6,392.25	97.56
	KPK	0.39	0.01	0.01	-	0.68	0.01
	Balochistan	0.40	0.01	0.12	-	0.20	-
	Islamabad	22.73	0.43	16.63	0.32	16.34	0.25
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	..	-
Sindh Total		5,332.69	100.00	5,180.97	100.00	6,552.01	100.00
KPK	Punjab	10.84	9.86	10.36	9.68	9.85	6.68
	Sindh	19.59	17.82	23.37	21.82	31.02	21.03
	KPK	61.84	56.23	56.67	52.92	81.81	55.46
	Balochistan	-	-	-	-	..	-
	Islamabad	17.71	16.10	16.69	15.58	24.82	16.83
	Gilgit-Baltistan	..	-	-	-	..	-
	AJK	-	-	-	-	..	-
KPK Total		109.99	100.00	107.08	100.00	147.50	100.00
Balochistan	Punjab	0.22	0.15	0.06	0.05	0.33	0.55
	Sindh	136.60	91.45	113.94	91.96	49.62	83.48
	KPK	-	-	-	-	-	-
	Balochistan	12.47	8.35	9.70	7.83	9.47	15.93
	Islamabad	0.08	0.05	0.20	0.17	0.02	0.03
	Gilgit-Baltistan	..	-	..	-	..	-
	AJK	-	-	-	-	-	-
Balochistan Total		149.37	100.00	123.90	100.00	59.44	100.00
Islamabad	Punjab	20.31	1.55	15.27	1.34	18.60	1.49
	Sindh	215.33	16.42	26.70	2.35	0.36	0.03
	KPK	2.04	0.16	0.98	0.09	0.64	0.05
	Balochistan	-	-	-	-	-	-
	Islamabad	1,073.96	81.88	1,095.26	96.22	1,226.79	98.43
	Gilgit-Baltistan	0.06	-	0.03	-	0.02	-
	AJK	..	-	..	-	..	-
Islamabad Total		1,311.71	100.00	1,138.25	100.00	1,246.40	100.00
Gilgit-Baltistan	Punjab	0.02	0.35	0.08	1.53	0.08	1.59
	Sindh	0.83	15.41	0.73	14.45	0.49	9.24
	KPK	-	-	-	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.03	0.01	0.16	0.01	0.25
	Gilgit-Baltistan	4.52	84.22	4.24	83.87	4.67	88.92
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		5.37	100.00	5.05	100.00	5.26	100.00
AJK	Punjab	2.44	20.47	1.66	12.92	3.28	23.38
	Sindh	0.66	5.54	3.71	28.84	1.60	11.43
	KPK	0.01	0.05	..	0.04	0.01	0.07
	Balochistan	-	-	-	-	-	-
	Islamabad	0.02	0.13	0.02	0.13	0.02	0.15
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	8.80	73.81	7.48	58.08	9.11	64.97
AJK Total		11.92	100.00	12.87	100.00	14.03	100.00
Grand Total		12,225.98	-	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	Mar-23	Jun-23	Sep-23
Assets	782,369,086	792,443,586	779,374,599
I. Currency and Deposits	72,280,580	89,611,146	81,936,006
1. Currency	8,203,797	8,537,483	8,846,807
2. Transferable Deposits	43,467,309	63,698,767	56,257,899
3. Restricted/ compulsory deposits	789,601	849,398	374,711
4 Other Deposits	19,819,873	16,525,498	16,456,589
II. Securities (other than shares)	170,299,743	159,146,200	137,929,465
1. Short-term	81,658,791	59,073,795	48,913,702
2. Long-term	88,640,951	100,072,404	89,015,763
III. Loans extended (Advances)¹	442,066,477	450,451,282	466,691,036
1. Short-term	285,114,203	298,050,853	305,153,702
A) Money at call	5,681,760	958,752	1,113,902
B) Reverse Repo	997,319	897,930	5,725,697
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	278,435,124	296,194,171	298,314,103
2. Long-term	156,952,275	152,400,429	161,537,334
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	207,157	169,740	153,957
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	45,094,773	37,891,331	35,730,912
1. Trade credit and advances	24,119	42,162	74,239
2. Others	45,070,654	37,849,169	35,656,673
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	70	70	46,069
D) Miscellaneous assets residents sector	45,070,584	37,849,099	35,610,604
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	52,420,355	55,173,887	56,933,223
1. Produced assets	51,359,306	53,556,292	55,053,274
A) Tangible fixed assets	41,019,644	42,913,260	44,147,864
a) Dwellings	2,482,346	2,568,286	2,554,500
i) Building on freehold land	-	-	-
ii) Building on leasehold land	2,482,346	2,568,286	2,554,500
b) Other buildings and structures	8,215,761	9,523,195	10,067,868
i) Building on freehold land	-	915,000	918,060
ii) Building on leasehold land	8,215,761	8,608,195	9,149,808
c) Machinery and equipment	22,422,806	23,698,152	23,952,587
i) Transport equipment	1,708,309	1,739,548	1,746,609
ii) Furniture & Fixtures	3,899,840	3,670,767	2,827,066
iii) Office equipment	11,198,239	12,987,056	12,402,445
iv) Other machinery & equipment	5,616,418	5,300,781	6,976,467
d) Other tangible fixed assets n.e.s	7,898,732	7,123,627	7,572,909
B) Intangible fixed assets	10,339,662	10,643,033	10,905,410
a) Computer software	9,166,582	9,350,315	9,556,271
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	1,173,080	1,292,718	1,349,139
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,061,049	1,617,595	1,879,949
A) Tangible non-produced assets	1,037,053	1,596,470	1,857,690
a) Land	(103,746)	(295,245)	343,470
i) Land underlying Buildings and structures	(103,746)	(295,245)	343,470
1. Freehold land	-	-	-
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	1,140,799	1,891,715	1,514,220
B) Intangible non-produced assets	23,996	21,125	22,259
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	23,996	21,125	22,259

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Mar-23	Jun-23	Sep-23
Liabilities	782,369,086	792,443,586	779,374,599
I. Deposits²	494,605,883	528,313,781	545,972,489
1. Transferable Deposits	309,369,015	400,872,574	344,245,296
2. Restricted/ compulsory deposits	-	-	-
3. Other deposits	185,236,868	127,441,207	201,727,193
II. Securities (other than shares bonds/ debentures etc.)	8,998,592	8,790,075	8,032,658
1. Short-term	-	-	-
2. Long-term	8,998,592	8,790,075	8,032,658
III. Loans (Borrowings)	125,252,068	91,943,774	71,501,372
1. Short-term	15,607,574	9,200,738	7,410,772
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	6,767,175	1,953,606	992,532
C) Other short-term borrowings	8,840,399	7,247,132	6,418,240
2. Long-term borrowings	109,644,494	82,743,036	64,090,600
IV. Financial Derivatives	-	-	-
V. Other accounts payable	110,736,873	121,671,284	111,211,377
1. Provision for losses	28,563,424	32,339,134	29,626,935
A) Provision for loan losses-Specific	23,546,122	26,113,629	25,842,413
B) Provision for loan losses-General	5,017,302	6,225,505	3,784,522
C) Provision for other losses	-	-	-
2. Accumulated Depreciation	28,121,928	29,656,260	31,190,347
3. Other accounts payable other resident Sectors	54,051,521	59,675,889	50,394,095
A) Dividends payable	-	-	-
B) Settlement accounts	-	-	-
C) Items in the process of collection	244,717	152,348	187,974
D) Miscellaneous liability items	53,806,804	59,523,541	50,206,121
a) Suspense account	-	-	2,051
b) Provision for expected costs	1,517,509	1,750,585	1,431,909
c) Deferred tax liabilities	-	-	-
d) Accrued wages	224,636	344,681	355,062
e) Accrued rent	327	462	74
f) Accrued taxes	922,682	400,469	550,454
g) Other miscellaneous liability items	51,141,650	57,027,344	47,866,571
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	42,775,669	41,724,671	42,656,704
1. Quoted	13,003,447	13,003,447	13,003,447
2. Non quoted	24,957,136	25,137,136	24,312,407
3. Investment fund shares	-	-	-
4. Retained earnings	(48,208,803)	(47,977,794)	(48,939,110)
5. Current year result	117,609	(2,202,373)	(3,229,137)
6. General and special reserve	53,493,587	53,830,657	57,224,212
7. Valuation adjustments	(587,307)	(66,401)	284,885

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	Jan-Mar 2023 R	Apr-Jun 2023 R	Jul-Sep 2023 R
A. Mark-Up/Return/Interest Earned	48,100,004	54,283,150	54,420,089
1. Loans and advances	28,584,133	31,617,846	30,160,557
2. Investments	7,279,609	8,201,861	8,503,960
3. Lendings to financial institutions	153,834	144,570	207,176
4. Balances with banks	1,792,539	1,745,029	2,281,204
5. Income from inter-office lending	10,172,170	12,476,167	12,919,976
6. Other	117,719	97,677	347,216
B. Mark-Up/Return/Interest Expensed	31,101,869	35,722,633	38,717,705
1. Deposits	15,638,116	17,812,517	20,950,387
2. Borrowings	4,580,279	4,521,919	3,671,413
3. Subordinated debt	544,060	756,756	660,725
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	164,532	152,598	181,945
6. Expense on inter-office borrowing	10,172,109	12,476,167	12,919,976
7. Other	2,773	2,676	333,259
I. Net Mark-UP/Return/Interest Income (A - B)	16,998,135	18,560,517	15,702,383
C. Non Mark-UP/Return/Interest Income	6,757,153	7,603,808	9,213,737
1. Fee & Commission Income	3,846,355	5,113,363	5,983,557
i. Branch banking customer fees	1,270,035	1,443,305	1,629,481
ii. Consumer finance related fees	177,328	195,748	203,807
iii. Card related fees (debit and credit cards)	88,798	110,037	87,924
iv. Credit related fees	28,311	728,829	751,321
v. Investment banking fee	-	-	-
vi. Commission on trade	192	218	234
vii. Commission on guarantees	-	-	-
viii. Commission on cash management	4,720	5,136	5,087
ix. Commission on remittances including home remittances	(8)	313	435
x. Commission on utility bills	482	908	581,754
xi. Commission income - Bancassurance	(5,213)	5,769	2,063
xii. Rent on lockers	41	264	644
xiii. Commission on investments services	-	-	-
xiv. Other Commission	2,281,669	2,622,836	2,720,807
2. Dividend Income	-	-	-
3. Foreign exchange income	-	-	-
4. Income from derivatives	-	-	-
5. Gain on securities	(1,481)	(1,646)	7,659
i. Realised	181	1,496	3,104
ii. Unrealised - held for trading	(1,662)	(3,142)	4,555
6. Other Income	2,912,279	2,492,091	3,222,521
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	6,905	44,477	(3,552)
iii. Loss on termination of lease liability against right of use assets	10,945	(1,972)	17,458
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	2,894,429	2,449,586	3,208,615
II. Total Income (I + C)	23,755,288	26,164,325	24,916,120

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Jan-Mar 2023 R	Apr-Jun 2023 R	Jul-Sep 2023 R
D. Non Mark-UP/Return/Interest Expenses	20,035,420	22,076,515	24,010,589
1. Operating expenses	19,711,253	22,024,942	23,926,285
i. Total compensation expense	6,007,942	6,196,387	6,555,165
ii. Property expense	4,024,901	4,679,221	5,249,970
a. Rent and taxes	368,804	339,555	324,173
b. Insurance	540,845	514,918	547,528
c. Utilities cost	356,722	450,209	730,299
d. Lease rental	155,686	116,551	70,129
e. Fuel expense generators	150,079	139,027	120,709
f. Security (including guards)	434,698	444,213	414,005
g. Repair and maintenance (including janitorial charges)	403,645	1,055,577	1,134,641
h. Depreciation on right-of-use assets	393,734	335,133	398,496
i. Depreciation	1,220,688	1,284,037	1,509,991
iii. Information technology expenses	1,623,678	996,166	833,981
iv. Other operating expenses	8,054,733	10,153,168	11,287,169
2. Workers welfare fund	322,086	49,320	71,803
3. Other charges	2,081	2,253	12,501
i. Penalties imposed by State Bank of Pakistan	1,014	594	12,417
ii. Penalties imposed by other regulatory bodies (to be specified)	-	401	-
iii. Others (to be specified, if material)	1,067	1,258	84
III. Profit before provisions (II - D)	3,719,868	4,087,811	905,531
E. Provisions / (reversals) and write offs - net	5,989,297	4,005,293	1,984,259
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	6,850,436	4,778,014	1,999,750
4. (Reversals) / provisions against off balance sheet items	-	-	-
5. Reversals against other assets	(264,041)	(99,947)	248,845
6. Recovery of written off / charged off bad debts	(597,098)	(672,774)	(264,336)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	(2,269,428)	82,518	(1,078,727)
G. Taxation	(61,536)	(136,736)	(561,055)
1. Current	1,211,931	1,469,035	634,443
2. Prior	57,584	57,584	-
3. Deferred	(1,331,051)	(1,663,356)	(1,195,498)
V. Profit After Taxation (IV - G)	(2,207,893)	219,254	(517,672)
Notes on Human Resources			
Number of Employees*	27,185	27,042	27,403
1. Permanent	19,725	19,624	19,711
a. Male	17,335	17,166	17,206
b. Female	2,390	2,458	2,505
2. Contractual	7,460	7,418	7,692
a. Male	6,480	6,392	6,475
b. Female	980	1,026	1,217

* 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	Mar-23		Jun-23		Sep-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Current Deposits	92,361,878	122,446,063	94,010,252	135,569,195	98,979,240	134,242,936
II. Call Deposits	1,749	448,128	1,856	872,399	1,728	862,137
III. Other Deposit Accounts	131	4,078	398	4,488	111	9,262
IV. Saving Deposits	2,517,480	174,911,355	2,813,964	178,537,255	2,990,979	178,626,470
V. Fixed or Term Deposits	92,969	185,458,451	98,638	201,583,121	108,729	215,801,950
1) Less Than Three Months	960	3,444,064	1,279	5,709,031	1,219	4,981,934
2) For Three Months and Over but Less Than Six Months	2,063	9,186,346	1,640	8,889,429	2,033	9,343,169
3) For Six Months and Over but Less Than One Year	2,877	12,410,036	3,952	13,139,496	5,202	19,853,465
4) For One Year & Over but Less Than Two Years	41,825	116,215,602	45,839	121,425,018	51,681	125,138,328
5) For Two Years & Over but Less Than Three Years	2,521	4,308,173	3,097	5,204,666	3,850	5,817,408
6) For Three Years & Over but Less Than Four Years	31,399	30,533,718	33,499	40,286,745	37,016	44,633,469
7) For Four Years & Over but Less Than Five Years	130	98,252	60	36,043	42	30,828
8) For Five Years & Over but Less Than Ten Years	11,194	9,262,259	9,272	6,892,693	7,686	6,003,349
9) For Ten Years and Over	-	-	-	-	-	-
Total	94,974,207	483,268,074	96,925,108	516,566,457	102,080,787	529,542,755

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Mar-23	Jun-23	Sep-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	483,268,074	516,566,457	134,242,936	862,137	9,262	178,626,470
I. GOVERNMENT	34,871,772	34,880,062	5,820,231	220	-	3,761,205
A. Federal Government	19,981,101	17,489,223	2,776,938	-	-	1,985,016
B. Provincial Governments	14,723,248	17,192,474	3,043,154	100	-	1,762,871
C. Local Bodies	167,422	198,364	139	120	-	13,318
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	190,824	1,362,055	1,761	33	-	1,110,674
Agriculture, hunting and forestry	33	33	-	33	-	-
Services	851	710	173	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	40,694	2,730	-	-	-	4,149
Manufacturing	148,596	1,352,137	-	-	-	1,105,752
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	2	-	-	-
Others	649	6,445	1,586	-	-	773
III. NON-BANK FINANCIAL INSTITUTIONS	99,589,521	89,494,776	696,887	440	-	81,023,153
Mutual Funds and AMCs	63,066,905	50,777,503	116	-	-	51,220,600
Insurance & Pension Funds	1,598,784	2,149,641	240,627	440	-	1,376,203
MFIs and DFIs	7,062,367	6,497,974	15,095	-	-	4,541,000
Stock Exchange & Brokerage Houses	25,817	17,143	4,107	-	-	7,503
Modarabas	11,706	12,676	38	-	-	9,517
Other NBFIs	27,823,942	30,039,840	436,904	-	-	23,868,329
IV. PRIVATE SECTOR (BUSINESS)	36,252,213	42,558,055	4,473,031	324,367	-	15,653,197
A. Agriculture, forestry and fishing	3,328,895	3,819,854	922,183	-	-	1,803,027
1. Crop and animal production, hunting and related service activities	2,944,620	3,410,118	922,170	-	-	1,786,104
Growing of Wheat, Rice, Sugar Cane & Cotton	2,028,544	2,372,437	627,083	-	-	1,215,873
Growing of tropical, subtropical, pome and stone fruits & vegetables	5,561	29,962	434	-	-	199
Growing of other fruits, vegetables and crops	21,902	44,502	5,959	-	-	6,128
Raising of livestock and other related activities	186,411	165,221	181,686	-	-	64,877
Other agricultural support activities	702,202	797,994	107,008	-	-	499,026
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	712	730	-	-	-	-
03 - Fishing and aquaculture	383,563	409,006	13	-	-	16,923
B. Mining and quarrying	4,131	6,676	1,788	-	-	6,236
05 - Mining of coal and lignite	1	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	4,103	6,152	904	-	-	6,236
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	26	523	20	-	-	-
09 - Mining support service activities	2	2	864	-	-	-
C. Manufacturing	2,445,932	2,570,575	275,840	20,001	-	2,250,257
10 - Manufacture of food products	585,566	259,695	31,042	-	-	48,714
11 - Manufacture of beverages	2,109	12,038	2,182	-	-	13,735
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	281,754	415,587	21,165	-	-	417,694
Preparation and spinning of textile fibres	58,060	50,884	1,488	-	-	52,459
Weaving of textiles	31,526	20,135	7,522	-	-	9,602
Finishing of textiles	302	297	287	-	-	7
Manufacture of knitted and crocheted fabrics	3,807	687	357	-	-	-
Manufacture of made-up textile articles, except apparel	12,951	11,992	10,699	-	-	5,055
Manufacture of carpets and rugs	174,181	330,846	-	-	-	345,420
Manufacture of other textiles n.e.c.	926	746	812	-	-	5,151
14 - Manufacture of wearing apparel	215,126	281,362	140,412	20,000	-	171,571
15 - Manufacture of leather and related products	1,206	1,480	780	-	-	563
	-	-	78	-	-	1

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Mar-23	Jun-23	Sep-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	255	76	7	-	-	461
Manufacture of luggage, handbags and the like, saddlery and harness	439	453	695	-	-	101
Manufacture of footwear	512	951	694	-	-	101
a. Leather wear	510	949	1	-	-	-
b. Rubber and Plastic wear	2	2	963	-	-	5
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	796	741	268	-	-	20
17 - Manufacture of paper and paper products	1,378	1,372	2,900	-	-	2,851
18 - Printing and reproduction of recorded media	10,363	7,289	2,900	-	-	2,851
Printing and other service activities related to printing	10,363	7,288	-	-	-	-
Reproduction of recorded media	0	0	1,536	-	-	39
19 - Manufacture of coke and refined petroleum products	3,173	5,492	1,834	-	-	1,303,369
20 - Manufacture of chemicals and chemical products	511,243	775,915	780	-	-	62
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	10,923	24,614	13,489	-	-	1
22 - Manufacture of rubber and plastics products	8,446	759	30,903	-	-	598
23 - Manufacture of other non-metallic mineral products	20,102	37,024	1,196	-	-	8,131
24 - Manufacture of basic metals	6,455	13,761	20	-	-	-
25 - Manufacture of fabricated metal products, except machinery and equipment	211	211	1,572	-	-	4,373
26 - Manufacture of computer, electronic and optical products	6,091	3,343	1,263	-	-	5,721
27 - Manufacture of electrical equipment	12,543	11,677	11	-	-	505
28 - Manufacture of machinery and equipment	1,367	617	390	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	351	373	-	-	-	540
30 - Manufacture of other transport equipment	455	522	876	-	-	3,216
31 - Manufacture of furniture	21,011	5,860	22,249	1	-	268,549
32 - Other manufacturing	745,250	710,834	2,700	-	-	8,357
Manufacture of jewellery and related articles	73,334	25,773	3	-	-	711
Manufacture of imitation jewellery and related articles	737	695	-	-	-	34
Manufacture of musical instruments	32	33	2	-	-	1
Manufacture of sports goods	2,645	2,005	1	-	-	-
Manufacture of games and toys	1	1	2,167	-	-	373
Manufacture of medical and dental instruments and supplies	6,251	3,386	261	-	-	1
Manufacture of Handicrafts	4,540	2,959	17,116	1	-	259,072
Other manufacturing n.e.c.	657,711	675,983	7	-	-	-
33 - Repair and installation of machinery and equipment	14	9	8,794	-	-	4,094
D. Electricity, gas, steam and air conditioning supply	18,074	23,962	8,763	-	-	4,094
Electric power generation, transmission and distribution	18,035	20,194	47	-	-	3,379
a) Hydal	7,164	7,317	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	8,691	-	-	-
e) Solar	190	2,159	25	-	-	715
f) Other	10,681	10,718	26	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	26	26	5	-	-	-
Steam and air conditioning supply	13	3,742	2,501	-	-	-
E. Water supply; sewerage, waste management and remediation activities	1,256	391	2,461	-	-	-
36 - Water collection, treatment and supply	1,250	385	-	-	-	-
37 - Sewerage	1	1	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	0	0	40	-	-	-
39 - Remediation activities and other waste management services	5	5	133,856	227,112	-	132,692
F. Construction	664,022	1,185,985	44,808	227,046	-	123,660
41 - Construction of buildings	595,931	863,014	88,884	66	-	8,727
42 - Civil engineering	66,914	321,466	164	-	-	305
43 - Specialized construction activities	1,177	1,505	1,423,841	23,062	-	2,171,904
	-	-	-	-	-	-

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Sep-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
-	-	-	-	-	-	-	-	-	468
-	-	-	-	-	-	-	-	-	796
-	-	-	-	-	-	-	-	-	795
-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	969
-	-	-	-	-	-	-	-	-	288
-	-	-	-	-	-	-	-	-	5,751
-	-	-	-	-	-	-	-	-	5,751
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	1,575
-	-	16,800	15,000	-	-	-	-	31,800	1,337,003
-	-	-	-	-	3,284	-	-	3,284	4,126
-	-	-	-	-	-	-	-	-	13,490
-	-	-	-	-	-	-	-	-	31,500
-	-	-	-	-	-	-	-	-	9,327
-	-	-	-	-	-	-	-	-	20
-	-	-	1,000	-	-	-	-	1,000	6,945
-	-	-	-	-	-	-	-	-	6,984
-	-	-	-	-	-	-	-	-	516
-	-	-	-	-	-	-	-	-	390
-	-	-	-	-	-	-	-	-	540
-	-	-	-	160	-	-	-	160	4,252
42,319	14,100	356,035	15,600	5,900	4,950	-	-	438,904	729,703
-	1,600	500	4,100	1,300	1,000	-	-	8,500	19,556
-	-	-	-	-	-	-	-	-	714
-	-	-	-	-	-	-	-	-	34
-	-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	-	1
450	-	-	-	-	250	-	-	700	3,240
-	-	-	500	-	900	-	-	1,400	1,662
41,869	12,500	355,535	11,000	4,600	2,800	-	-	428,304	704,493
-	-	-	-	100	600	-	-	-	7
-	-	-	-	100	600	-	278	978	13,866
-	-	-	-	100	600	-	278	978	13,835
-	-	-	-	-	-	-	278	278	3,704
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	100	600	-	-	700	9,391
-	-	-	-	-	-	-	-	-	740
-	-	-	-	-	-	-	-	-	26
-	-	-	-	-	-	-	-	-	5
-	-	-	-	-	-	-	-	-	2,501
-	-	-	-	-	-	-	-	-	2,461
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	40
285,000	-	30,005	2,905	50,000	46,400	-	-	414,310	907,970
285,000	-	30,005	1,205	50,000	46,400	-	-	412,610	808,124
-	-	-	1,700	-	-	-	-	1,700	99,377
-	-	-	-	-	-	-	-	-	469
1,322,844	232,860	1,543,922	646,481	82,402	146,519	2,120	78,491	4,055,639	7,674,446

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Mar-23	Jun-23	Sep-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	6,943,914	7,463,643	22,654	-	-	48,455
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	94,819	124,353	398,684	23,061	-	1,247,321
46 - Wholesale trade, except of motor vehicles and motorcycles	3,001,018	3,063,759	1,002,503	1	-	876,129
47 - Retail trade, except of motor vehicles and motorcycles	3,848,078	4,275,531	50,903	410	-	16,034
H. Transportation and storage	291,041	90,500	21,156	410	-	3,700
49 - Land transport and transport via pipelines	50,801	58,365	-	-	-	-
50 - Water transport	0	0	7,523	-	-	-
51 - Air transport	1,917	2,127	1,085	-	-	12,299
52 - Warehousing and support activities for transportation	26,012	15,728	21,139	-	-	35
53 - Courier activities other than national post activities	212,311	14,279	21,657	-	-	33,239
I. Accommodation and food service activities	377,725	380,113	17,406	-	-	23,752
55 - Accommodation	362,489	360,833	4,250	-	-	9,487
56 - Food and beverage service activities	15,236	19,279	349,354	100	-	2,248,811
J. Information and communication	7,312,716	7,105,851	4,587	-	-	14,460
58 - Publishing activities	4,713	68,370	632	-	-	8
59 - Motion picture, video and television programme production, sound recording and music publishing activities	735	422	5	-	-	-
60 - Programming and broadcasting activities	5	5	238,757	100	-	1,049,513
61 - Telecommunications	5,932,873	5,671,011	82,248	-	-	168,849
62 - Computer programming, consultancy and related activities	52,920	196,308	23,124	-	-	1,015,981
63 - Information service activities	1,321,468	1,169,735	24,492	1,000	-	146,381
K. Real estate activities	232,924	257,997	29,238	556	-	602,175
L. Professional, scientific and technical activities	1,775,958	3,359,984	12,825	-	-	311,320
69 - Legal and accounting activities	633,461	680,573	6,773	-	-	194,553
70 - Activities of head offices; management consultancy activities	208,328	210,391	3,129	556	-	38,086
71 - Architectural and engineering activities; technical testing and analysis	106,221	125,099	21	-	-	3
72 - Scientific research and development	7,277	7,395	5,516	-	-	29,915
73 - Advertising and market research	87,224	58,654	972	-	-	28,298
74 - Other professional, scientific and technical activities	732,637	2,277,868	2	-	-	-
75 - Veterinary activities	810	4	104,629	309	-	149,545
M. Administrative and support service activities	710,116	579,412	10,251	-	-	4,763
77 - Rental and leasing activities	28,390	23,079	5	-	-	971
78 - Employment activities	52	101	30,403	4	-	42,172
79 - Travel agency, tour operator, reservation service and related activities	124,662	68,560	24,890	-	-	34,123
80 - Security and investigation activities	72,811	46,511	1,151	-	-	214
81 - Services to buildings and landscape activities	42,699	6,298	37,928	305	-	67,302
82 - Office administrative, office support and other business support activities	441,502	434,863	61,072	135	-	1,014,925
N. Education	2,724,935	3,014,545	79,715	-	-	327,412
O. Human health and social work activities	757,403	828,232	68,563	-	-	293,114
86 - Human health activities	667,753	710,329	8,544	-	-	416
87 - Residential care activities	28,045	26,055	2,608	-	-	33,882
88 - Social work activities with and without accommodation	61,605	91,848	3,674	-	-	387
P. Arts, entertainment and recreation	125,496	4,378	979,494	51,682	-	4,746,077
Q. Other service activities	8,537,675	11,865,958	1,911,017	1,276	-	12,038,808
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	36,044,776	42,161,657	309,010	1,225	-	7,649,182
A. Private Trusts and Non-profit Organizations	16,561,207	21,676,441	1,602,007	51	-	4,389,625
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	19,483,568	20,485,216	74,770,532	423,157	8,417	54,953,097
VI. PERSONAL	219,273,556	242,610,711	2,214,811	435	-	7,734,850
A. Salaried persons	24,737,598	25,822,645	13,407,643	379,452	-	26,402,894
B. Self employed	76,135,265	93,564,666	59,148,078	43,270	8,417	20,815,354
C. Other Personal	118,400,693	123,223,399	46,569,477	112,644	845	10,086,336
VII. OTHER	57,045,412	63,499,142	-	-	-	-
Total	483,268,074	516,566,457	134,242,936	862,137	9,262	178,626,470

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Sep-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
4,500	1,350	50	2,350	50	50	-	-	8,350	79,458
807,669	148,113	661,929	320,487	71,452	16,373	2,120	-	2,028,143	3,697,209
510,675	83,397	881,943	323,644	10,900	130,096	-	78,491	2,019,146	3,897,779
-	1,000	-	9,000	-	800	-	-	10,800	78,147
-	1,000	-	9,000	-	800	-	-	10,800	36,066
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	7,523
-	-	-	-	-	-	-	-	-	13,384
-	-	-	-	-	-	-	-	-	21,174
200	-	270,000	147,299	-	-	-	-	417,499	472,395
200	-	270,000	144,299	-	-	-	-	414,499	455,658
-	-	-	3,000	-	-	-	-	3,000	16,737
-	238,500	3,100,000	10	-	-	-	-	3,338,510	5,936,775
-	170,000	-	-	-	-	-	-	170,000	189,047
-	-	-	-	-	-	-	-	-	641
-	-	-	-	-	-	-	-	-	5
-	-	3,100,000	-	-	-	-	-	3,100,000	4,388,370
-	68,500	-	10	-	-	-	-	68,510	319,607
-	-	-	-	-	-	-	-	-	1,039,105
-	470	200	26,900	350	10,400	-	50	38,370	210,244
32,208	5,800	117,811	747,321	14,765	22,250	1,333	-	941,488	1,573,457
13,208	3,300	55,006	48,900	-	22,250	-	-	142,664	466,808
-	-	17,000	-	-	-	-	-	17,000	218,326
16,200	2,500	34,450	17,671	6,615	-	-	-	77,436	119,207
-	-	-	-	-	-	-	-	-	24
-	-	-	-	-	-	-	-	-	35,431
2,800	-	11,355	680,750	8,150	-	1,333	-	704,388	733,658
-	-	-	-	-	-	-	-	-	2
2,900	4,500	176,700	293,344	1,500	5,600	-	1,250	485,794	740,277
-	1,500	17,200	-	-	-	-	-	18,700	33,714
-	-	156,000	-	-	-	-	-	156,000	156,976
-	-	-	-	-	5,600	-	1,000	6,600	79,180
2,900	-	200	-	250	-	-	-	3,350	62,363
-	-	-	1,200	-	-	-	-	1,200	2,565
-	3,000	3,300	292,144	1,250	-	-	250	299,944	405,479
599,007	24,937	97,404	1,842,630	8,799	5,729	-	8,809	2,587,315	3,663,447
15,058	31,591	213,604	28,734	12,300	-	-	-	301,287	708,414
15,058	31,591	213,604	28,734	12,300	-	-	-	301,287	662,964
-	-	-	-	-	-	-	-	-	8,960
-	-	-	-	-	-	-	-	-	36,490
-	-	-	-	-	-	-	-	-	4,061
18,461	378,822	1,083,076	4,584,888	30,252	314,460	600	-	6,410,559	12,187,812
719,122	2,900,867	2,659,208	25,749,773	75,842	429,959	-	266,674	32,801,445	46,752,546
2,000	1,464,831	2,047,877	13,632,224	50,000	310,890	-	185,300	17,693,122	25,652,540
717,122	1,436,035	611,331	12,117,549	25,842	119,069	-	81,374	15,108,322	21,100,006
1,290,193	2,287,874	5,462,847	62,933,700	5,142,615	42,922,852	24,000	5,512,087	125,576,168	255,731,371
220,767	377,720	793,018	9,514,399	934,887	7,288,313	3,150	400,202	19,532,456	29,482,551
77,820	667,695	1,475,094	30,411,752	2,849,717	22,846,745	6,800	953,474	59,289,097	99,479,086
991,606	1,242,459	3,194,735	23,007,549	1,358,011	12,787,794	14,050	4,158,411	46,754,615	126,769,733
1,841	365,408	139,048	1,123,620	60,900	435,996	-	50,000	2,176,813	58,946,115
-	-	-	-	-	-	-	-	-	-
4,981,934	9,343,169	19,853,465	125,138,328	5,817,408	44,633,469	30,828	6,003,349	215,801,950	529,542,755

8.5 Province/Region wise Deposits by Categories
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Mar-23			Jun-23			Sep-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign				-	-	-			
	Govt.	2,022	32,850	34,872	2,351	32,529	34,880	2,610	30,558	33,168
	NFPSEs		191	191		1,362	1,362		3,241	3,241
	NBFCs & Fin Aux.	113	99,476	99,590	336	89,159	89,495	225	90,199	90,423
	Private Sector	1,537	34,716	36,252	3,568	38,989	42,557	2,151	39,129	41,280
	Trust Fund	1,478	34,567	36,045	1,439	40,723	42,161	1,290	45,463	46,753
	Personal	52,704	166,570	219,274	64,284	167,961	232,245	71,880	183,851	255,731
	Others	823	56,222	57,045	746	73,120	73,866	792	58,154	58,946
	Total	58,677	424,592	483,268	72,723	443,843	516,567	78,948	450,595	529,543
Punjab	Foreign									
	Govt.	81	433	514	6	303	309	8	432	440
	NFPSEs		14	14		57	57		2,064	2,064
	NBFCs & Fin Aux.	0	4,466	4,466	0	4,708	4,708	0	4,045	4,046
	Private Sector	926	17,132	18,058	2,736	12,755	15,492	1,358	18,334	19,693
	Trust Fund	787	13,774	14,561	562	15,937	16,499	554	13,972	14,527
	Personal	30,545	49,030	79,576	39,085	46,684	85,769	42,098	58,772	100,870
	Others	351	3,302	3,652	207	2,854	3,061	122	2,379	2,501
	Total	32,689	88,151	120,840	42,597	83,298	125,896	44,141	99,998	144,140
Sindh	Foreign									
	Govt.	3	1,840	1,843	2	1,497	1,499	2	603	606
	NFPSEs		137	137		1,298	1,298		1,050	1,050
	NBFCs & Fin Aux.	1	87,912	87,914	1	77,960	77,962	1	78,048	78,049
	Private Sector	274	13,556	13,831	401	22,439	22,840	383	12,190	12,573
	Trust Fund	235	8,143	8,378	234	13,848	14,082	219	18,758	18,977
	Personal	12,802	45,828	58,631	14,579	44,496	59,076	17,899	45,961	63,861
	Others	150	47,901	48,052	183	65,766	65,949	113	53,609	53,722
	Total	13,467	205,318	218,785	15,401	227,304	242,704	18,618	210,220	228,838
Khyber Pakhtunkhwa	Foreign									
	Govt.	1,154	10,573	11,727	1,525	11,167	12,692	1,809	14,591	16,400
	NFPSEs		1	1		6	6		1	1
	NBFCs & Fin Aux.	0	0	0	0	0	0	0	646	646
	Private Sector	214	361	576	270	241	511	238	513	751
	Trust Fund	278	541	819	462	303	765	302	485	787
	Personal	5,040	4,740	9,780	5,865	5,495	11,360	6,533	6,093	12,626
	Others	135	450	586	175	440	615	359	527	886
	Total	6,822	16,666	23,488	8,297	17,653	25,950	9,242	22,856	32,098
Balochistan	Foreign									
	Govt.	0	68	68	0	576	576	0	184	184
	NFPSEs									
	NBFCs & Fin Aux.									
	Private Sector	0	74	74	0	13	13	0	6	6
	Trust Fund	0	376	376	0	418	418		389	389
	Personal	348	222	570	261	275	536	402	365	767
	Others	0	2	3	0	2	2	0	1	2
	Total	349	743	1,092	261	1,284	1,545	402	945	1,347
Islamabad	Foreign									
	Govt.		10,494	10,494		10,059	10,059		8,552	8,552
	NFPSEs		40	40		1	1		121	121
	NBFCs & Fin Aux.		1,245	1,245		1,304	1,304		254	254
	Private Sector		2,762	2,762		3,026	3,026		6,192	6,192
	Trust Fund		9,697	9,697		8,590	8,590		9,499	9,499
	Personal		60,641	60,641		64,563	64,563		64,931	64,931
	Others		3,893	3,893		3,595	3,595		958	958
	Total	-	88,773	88,773	-	91,138	91,138	-	90,507	90,507

8.5 Province/Region wise Deposits by Categories
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Mar-23			Jun-23			Sep-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-						
	Govt.	784	8,927	9,711	818	8,399	9,217	790	4,837	5,627
	NFPSEs		0	0		0	0		4	4
	NBFCs & Fin Aux.	111	4,166	4,277	334	3,500	3,834	223	5,595	5,818
	Private Sector	121	725	846	161	479	640	170	873	1,043
	Trust Fund	174	2,015	2,189	178	1,626	1,804	211	2,271	2,482
	Personal	3,940	2,777	6,718	4,464	2,846	7,310	4,913	4,406	9,319
	Others	187	629	816	180	412	592	198	664	862
	Total	5,318	19,240	24,558	6,135	17,262	23,397	6,505	18,651	25,156
	AJK	Foreign								
Govt.			514	514		528	528		1,360	1,360
NFPSEs										
NBFCs & Fin Aux.			1,687	1,687		1,687	1,687		1,610	1,610
Private Sector		0	105	105	0	36	36	2	1,020	1,022
Trust Fund		3	21	24	4	0	4	3	89	92
Personal		27	3,331	3,358	29	3,601	3,630	35	3,322	3,357
Others			44	44		51	51		16	16
Total		31	5,702	5,733	33	5,904	5,937	40	7,418	7,458

8.6 Deposits Distributed by Size of Accounts Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	92,748,872	57,716,554	94,217,489	58,301,580	98,952,911	57,851,961
5,000 to 10,000	390,922	2,600,009	1,049,271	7,253,270	1,603,094	10,989,227.5
10,000 to 20,000	1,103,871	17,413,735	736,222	10,224,009	659,582	9,153,062.6
20,000 to 25,000	147,485	3,261,636	180,269	3,989,099	165,161	3,655,902.2
25,000 to 30,000	92,946	2,528,765	118,851	3,233,929	107,506	2,927,381.8
30,000 to 40,000	116,976	4,002,486	141,052	4,837,716	130,215	4,469,626.7
40,000 to 50,000	68,565	3,058,301	86,725	3,859,991	81,145	3,623,283.0
50,000 to 60,000	58,005	3,087,390	72,603	3,890,719	63,503	3,400,638.0
60,000 to 70,000	26,312	1,696,506	37,017	2,389,592	33,051	2,132,509.8
70,000 to 80,000	18,504	1,379,611	15,504	1,167,442	27,233	2,033,125.5
80,000 to 90,000	14,004	1,184,048	28,880	2,363,847	17,749	1,500,330.5
90,000 to 100,000	11,561	1,096,629	16,572	1,570,991	15,341	1,453,994.0
100,000 to 200,000	59,246	7,779,014	85,419	11,220,300	77,883	10,255,108.4
200,000 to 300,000	21,535	4,982,417	28,946	6,711,572	28,676	6,663,024.3
300,000 to 400,000	11,616	3,862,004	14,825	4,939,773	15,233	5,078,953.4
400,000 to 500,000	7,956	3,453,804	9,564	4,150,629	9,909	4,293,737.5
500,000 to 600,000	18,213	9,276,661	20,275	10,349,422	21,363	10,918,524.4
600,000 to 700,000	4,256	2,692,827	4,851	3,068,898	5,503	3,485,126.2
700,000 to 800,000	3,278	2,410,402	4,109	3,023,559	4,099	3,006,623.5
800,000 to 900,000	2,572	2,140,004	3,045	2,532,645	3,299	2,745,134.5
900,000 to 1,000,000	2,183	2,052,907	2,870	2,711,452	3,378	3,196,988.0
1,000,000 to 2,000,000	24,382	28,611,908	26,715	31,162,651	29,521	34,641,767.8
2,000,000 to 3,000,000	7,717	17,449,073	9,132	20,655,649	9,792	22,134,448.6
3,000,000 to 4,000,000	2,659	8,798,379	2,972	9,772,861	3,166	10,402,305.9
4,000,000 to 5,000,000	1,618	6,987,869	1,737	7,481,704	1,867	8,083,438.4
5,000,000 to 6,000,000	3,601	18,294,924	4,161	21,190,350	4,230	21,532,413.2
6,000,000 to 7,000,000	683	4,304,423	739	4,666,218	780	4,939,916.7
7,000,000 to 8,000,000	432	3,178,206	489	3,607,822	531	3,922,585.5
8,000,000 to 9,000,000	350	2,928,744	381	3,175,156	420	3,491,915.4
9,000,000 to 10,000,000	286	2,704,094	270	2,528,260	289	2,711,229.9
10,000,000 to 100,000,000	3,239	64,598,353	3,799	75,977,309	4,021	93,633,805.5
100,000,000 & Over	362	187,736,391	354	184,558,044	336	171,214,665.6
Total	94,974,207	483,268,074	96,925,108	516,566,457	102,080,787	529,542,755

*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	Mar-23		Jun-23		Sep-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	521,549	107,201,510	505,961	112,421,104	508,724	119,721,001
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	Mar-23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
(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	7,397	3,561,095	6,706	3,454,910	6,222	3,200,899
A. Transport Equipment	4,103	2,922,503	3,952	2,933,523	3,501	2,726,761
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	3,294	638,592	2,754	521,387	2,721	474,138
V. Real Estate	165,870	55,898,557	191,242	60,240,754	108,138	50,103,608
A. Land	27,102	7,057,291	37,204	7,667,897	40,175	8,296,384
1. Residential	86	65,268	85	60,679	81	54,095
(a) House	86	65,268	85	60,679	81	54,095
(b) Flat	-	-	-	-	-	-
2. Non-Residential	27,016	6,992,023	37,119	7,607,218	40,094	8,242,289
(a) Commercial	-	-	13	14,830	51	53,902
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	27,016	6,992,023	37,106	7,592,388	39,987	8,151,219
(d) Others	-	-	-	-	56	37,168
B. Buildings:	138,768	48,841,267	154,038	52,572,857	67,963	41,807,224
1. Residential	24,778	18,576,772	27,251	20,641,444	31,273	23,146,429
(a) House	24,620	18,338,770	27,086	20,406,894	31,105	22,919,137
(b) Flat	158	238,002	165	234,550	168	227,292
2. Non-Residential	113,990	30,264,495	126,787	31,931,413	36,690	18,660,795
(a) Commercial	1,014	750,252	1,003	704,564	997	688,775
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	-	-
(d) Others	112,976	29,514,243	125,784	31,226,849	35,693	17,972,020
VI. Fixed Deposits and Insurance Policies	2,147	563,391	2,183	609,522	2,447	667,069
A. Bank Deposits	2,147	563,391	2,183	609,522	2,447	667,069
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	2,010	530,988	2,073	572,716	2,352	625,279
3. Other Deposits	137	32,403	110	36,806	95	41,790
B. Insurance Policies	-	-	-	-	-	-
VII. Others	216,643	34,320,630	473,126	68,581,446	446,452	65,001,941
A. Other Secured Advances	82,602	12,864,781	75,101	13,349,310	74,927	15,007,182
1. Receivables	-	-	-	-	-	-
2. Employees Benefits	-	-	-	-	-	-
3. Others	82,602	12,864,781	75,101	13,349,310	74,927	15,007,182
B. Advances Secured by Guarantee(s)	134,041	21,455,849	398,025	55,232,136	371,525	49,994,759
1. Institutional Guarantee(s)	-	-	-	-	-	-
2. Individual Guarantee(s)	134,041	21,455,849	398,025	55,232,136	371,525	49,994,759
VIII. Unsecured Advances	4,569,894	175,221,102	4,415,957	141,422,162	4,243,130	154,918,749
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	113,556	11,478,900	704,198	9,056,645	908,770	9,742,488
3. Others	4,456,338	163,742,203	3,711,759	132,365,517	3,334,360	145,176,261
Total	5,483,500	376,766,286	5,595,175	386,729,898	5,315,113	393,613,267

8.8 Advances Classified by Borrowers

Borrower	Microfinance Banks					
	(Thousand Rupees)					
	Mar-23		Jun-23		Sep-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	5,483,500	376,766,286	5,595,175	386,729,898	5,315,113	393,613,267
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 AMC's	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	1,913,341	258,437,540	1,948,397	280,306,626	1,882,887	294,054,798
A. Agriculture, forestry and fishing	1,400,142	178,768,597	1,444,815	199,197,682	1,434,557	218,373,723
1. Crop and animal production, hunting and related service activities	1,400,068	178,758,238	1,442,345	198,938,511	1,433,106	218,201,298
Growing of Wheat, Rice, Sugar Cane & Cotton	585,144	66,587,952	618,583	77,420,183	616,146	87,936,992
Growing of tropical, subtropical, pome and stone fruits & vegetables	5,606	812,327	4,287	516,578	3,562	457,278
Growing of other fruits, vegetables and crops	30,449	4,617,558	38,908	4,872,152	36,376	4,770,145
Raising of livestock and other related activities	727,609	97,212,044	746,948	109,255,729	741,496	118,756,827
Other agricultural support activities	51,260	9,528,358	33,619	6,873,868	35,526	6,280,055
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	74	10,359	2,470	259,171	1,451	172,425
B. Mining and quarrying	2	374	2	332	2	332
05 - Mining of coal and lignite	1	315	1	273	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	63,822	8,338,272	51,845	6,659,190	46,287	6,108,306
10 - Manufacture of food products	11,367	1,268,994	10,955	1,272,372	10,562	1,238,286
11 - Manufacture of beverages	346	77,697	362	80,089	387	80,688
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	5,596	2,038,283	3,785	1,706,492	3,275	1,467,666
Preparation and spinning of textile fibres	1,634	128,282	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	1	12	1	12	1	12
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	375	73,694	321	70,701	278	64,418
Manufacture of carpets and rugs	200	22,001	261	30,486	217	27,686
Manufacture of other textiles n.e.c.	3,386	1,814,294	3,202	1,605,293	2,779	1,375,550
14 - Manufacture of wearing apparel	5,841	386,893	5,690	387,609	5,713	410,474
15 - Manufacture of leather and related products	255	28,908	336	47,910	298	46,586

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
Tanning and dressing of leather; dressing and dyeing of fur	104	17,528	88	14,466	80	13,535
Manufacture of luggage, handbags and the like, saddlery and harness	4	810	115	24,574	105	23,461
Manufacture of footwear	147	10,570	133	8,870	113	9,590
a. Leather wear	147	10,570	132	8,870	112	9,390
b. Rubber and Plastic wear	-	-	1	-	1	200
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	269	42,244	290	47,610	294	47,382
17 - Manufacture of paper and paper products	4	2,184	9	2,245	9	1,968
18 - Printing and reproduction of recorded media	169	32,714	163	32,406	162	32,227
Printing and other service activities related to printing	169	32,714	163	32,406	162	32,227
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	10	1,067	8	839	8	675
22 - Manufacture of rubber and plastics products	6	628	13	8,151	10	7,432
23 - Manufacture of other non-metallic mineral products	303	55,975	280	59,262	268	60,758
24 - Manufacture of basic metals	662	86,151	311	52,091	310	49,879
25 - Manufacture of fabricated metal products, except machinery and equipment	25,323	1,800,867	21,826	1,536,394	17,584	1,236,497
26 - Manufacture of computer, electronic and optical products	480	53,572	474	56,835	381	46,322
27 - Manufacture of electrical equipment	5	11,112	11	19,069	11	23,249
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	16	956	13	711	11	626
31 - Manufacture of furniture	609	95,529	692	102,850	599	91,230
32 - Other manufacturing	12,554	2,354,193	6,620	1,245,949	6,398	1,266,057
Manufacture of jewellery and related articles	6,355	1,247,401	97	19,755	84	16,615
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	13	1,283	16	1,434	16	1,280
Manufacture of sports goods	22	4,870	149	26,275	119	23,823
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	130	11,414	364	68,568	321	61,532
Manufacture of Handicrafts	453	27,779	492	41,926	438	40,897
Other manufacturing n.e.c.	5,581	1,061,447	5,502	1,087,992	5,420	1,121,910
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	944	860,183	1,042	1,045,759	1,233	1,361,157
Electric power generation, transmission and distribution	944	860,183	1,042	1,045,759	1,233	1,361,157
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	944	860,183	1,042	1,045,759	1,233	1,361,157
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	9,778	3,524,984	8,817	3,119,447	8,646	2,978,640
41 - Construction of buildings	9,778	3,524,984	8,817	3,119,447	8,646	2,978,640
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	221,943	40,686,804	258,510	48,125,218	232,144	45,692,394
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	5,715	859,494	2,728	505,203	2,673	505,511
46 - Wholesale trade, except of motor vehicles and motorcycles	47,727	9,139,101	50,035	10,945,648	45,755	10,508,550
47 - Retail trade, except of motor vehicles and motorcycles	168,501	30,688,209	205,747	36,674,368	183,716	34,678,334
H. Transportation and storage	2,227	1,420,575	2,302	1,469,133	2,116	1,374,442
49 - Land transport and transport via pipelines	2,154	1,411,753	2,190	1,457,353	2,022	1,362,263
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	73	8,822	112	11,781	94	12,180
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	3,606	510,103	2,074	339,899	1,974	325,182
55 - Accommodation	1,056	240,253	1,080	244,571	1,043	236,913
56 - Food and beverage service activities	2,550	269,850	994	95,328	931	88,269
J. Information and communication	230	35,089	237	36,088	235	37,749
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	122	18,225	128	19,301	123	19,055
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	93	15,211	94	14,736	105	15,725
62 - Computer programming, consultancy and related activities	15	1,653	15	2,051	7	2,969
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	45	2,834	28	3,376	17	1,704
L. Professional, scientific and technical activities	2,246	344,262	2,508	387,168	2,451	394,394
69 - Legal and accounting activities	1,118	226,999	1,383	264,193	1,589	294,595
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	343	43,946	389	51,101	316	44,941
72 - Scientific research and development	1	199	1	199	1	199
73 - Advertising and market research	779	72,367	694	65,109	510	49,257
74 - Other professional, scientific and technical activities	3	470	3	508	2	286
75 - Veterinary activities	2	281	38	6,058	33	5,116
M. Administrative and support service activities	102,040	12,607,804	87,038	10,446,402	75,097	8,878,539
77 - Rental and leasing activities	74	7,760	81	8,815	65	7,379
78 - Employment activities	98,826	12,088,569	83,649	9,913,390	71,703	8,353,885
79 - Travel agency, tour operator, reservation service and related activities	109	14,079	108	15,595	81	10,855
80 - Security and investigation activities	2	70	2	70	2	70
81 - Services to buildings and landscape activities	44	7,219	43	8,990	38	6,984
82 - Office administrative, office support and other business support activities	2,985	490,107	3,155	499,541	3,208	499,366
N. Education	6,980	860,763	6,014	763,835	5,174	671,332
O. Human health and social work activities	23,716	1,990,127	24,829	2,041,129	23,663	2,095,962
86 - Human health activities	1,034	189,512	436	84,539	392	82,156
87 - Residential care activities	22,682	1,800,615	24,393	1,956,590	23,271	2,013,806
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	3,628	339,666	3,265	329,526	2,477	272,743
Q. Other service activities	71,992	8,147,103	55,071	6,342,441	46,814	5,488,199
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	3,535,483	112,893,934	3,616,711	101,149,894	3,403,622	93,874,507
A. Bank Employees	7,443	4,129,982	7,099	4,517,888	6,898	4,920,968
1) For house building	745	2,764,287	741	2,923,606	783	3,341,704
2) For transport i.e. purchase of car etc.	1,248	589,931	1,182	632,423	1,195	635,452
3) Other purposes	5,450	775,764	5,176	961,859	4,920	943,812
B. Consumer Financing	3,280,179	87,692,819	3,400,022	81,219,658	3,189,426	72,519,190
1) For house building	126,743	42,313,064	141,981	44,785,461	141,993	44,774,010
2) For transport i.e. purchase of car etc	2,040	1,489,165	1,816	1,362,150	1,751	1,358,171
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	3,151,396	43,890,590	3,256,225	35,072,047	3,045,682	26,387,010
C) Other	247,861	21,071,133	209,590	15,412,348	207,298	16,434,349
VII. OTHER	34,676	5,434,811	30,067	5,273,379	28,604	5,683,963
Total	5,483,500	376,766,286	5,595,175	386,729,898	5,315,113	393,613,267

8.9 Advances Classified by Rate of Interest Microfinance Banks

(Thousand Rupees)

Rate of Interest	Mar-23	Jun-23	Sep-23
0.00	9,010,064	16,737,091	25,865,472
1.00	-	-	-
2.00	-	-	-
3.00	294,002	332,496	351,898
4.00	92,886	122,189	155,960
5.00	19,957,509	14,065,968	14,152,356
6.00	-	-	-
7.00	-	26,791	27,038
8.00	-	97,842	3,459,311
9.00	1	-	-
10.00	1,306,741	1,280,504	1,271,004
11.00	102,491	7,103	6,730
12.00	13,275	12,331	11,099
13.00	312,762	277,173	59,944
14.00	149,281	133,624	20,260
15.00	801,425	765,568	498,918
16.00	311,589	284,044	58,905
17.00	89,037	70,351	46,542
18.00	942,891	868,999	616,628
19.00	748,656	654,089	329,211
20.00	3,766,606	3,188,956	1,489,466
21.00	2,913,014	2,710,879	2,084,547
22.00	4,061,589	3,654,230	3,009,844
23.00	4,926,256	4,411,097	3,766,273
24.00	5,493,399	4,822,446	3,863,441
25.00	9,108,448	6,832,934	5,414,789
26.00	13,565,582	10,117,408	7,024,761
27.00	10,466,574	8,003,908	5,932,035
28.00	25,416,520	18,860,100	11,551,324
29.00	12,182,305	10,301,002	8,544,358
30.00	15,151,240	12,416,286	9,936,679
31.00	16,590,283	18,619,672	16,487,763
32.00	25,051,739	19,225,308	22,257,909
33.00	37,910,759	29,225,441	18,814,252
34.00	32,011,082	26,093,746	25,427,470
35.00	15,990,791	14,136,140	13,813,270
36.00	26,146,439	28,217,441	36,088,283
37.00	16,789,921	22,183,865	26,347,021
38.00	9,822,989	14,045,753	15,209,941
39.00	3,385,086	7,387,676	9,851,918
40.00	7,258,351	13,575,604	20,924,167
41.00	1,797,631	14,020,239	15,744,322
42.00	11,106,869	10,404,993	17,144,580
43.00	1,440,731	6,457,894	6,157,908
44.00	761,404	3,202,878	8,376,009
45.00	1,453,940	2,341,676	3,163,138
46.00	4,472,544	3,249,125	3,458,858
47.00	4,576,276	4,941,531	4,427,348
48.00	6,878,020	8,408,425	4,602,760
49.00	3,214,584	72,082	2,078,928
50.00 & above	8,922,703	19,865,001	13,688,626
Total	376,766,286	386,729,898	393,613,267

*Each number in the left column delineates a range for the interest rate. For example 1 means 0.25 to 1.24. Similarly "36" means 35.25 to 36.24.

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Mar-23			Jun-23			Sep-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	173,208	85,230	258,438	189,086	91,221	280,307	199,254	94,800	294,053
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	66,376	46,518	112,894	54,633	46,517	101,150	47,286	46,571	93,857
	Others	3,344	2,091	5,435	3,096	2,178	5,273	3,335	2,348	5,683
	Total	242,927	133,839	376,766	246,814	139,916	386,730	249,875	143,719	393,593
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	126,326	59,463	185,789	135,545	61,765	197,310	142,583	62,962	205,545
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	35,073	21,247	56,320	26,327	20,301	46,628	21,338	20,369	41,707
	Others	2,120	889	3,009	2,050	926	2,976	2,220	984	3,203
	Total	163,519	81,598	245,118	163,922	82,992	246,915	166,140	84,315	250,455
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	34,749	14,672	49,421	40,366	17,182	57,548	43,002	18,568	61,570
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	24,000	11,244	35,244	21,647	11,043	32,690	19,640	11,381	31,021
	Others	1,080	607	1,687	890	567	1,458	940	567	1,506
	Total	59,829	26,523	86,352	62,903	28,793	91,696	63,582	30,515	94,097
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	8,291	5,887	14,178	8,756	6,527	15,283	8,959	7,207	16,166
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,715	2,912	5,627	2,420	2,694	5,114	2,191	2,468	4,659
	Others	45	426	471	64	509	573	80	615	696
	Total	11,050	9,225	20,276	11,241	9,730	20,971	11,231	10,290	21,521
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1,219	363	1,582	1,494	449	1,942	1,737	518	2,255
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,460	855	3,315	2,315	861	3,176	2,191	892	3,083
	Others	90	24	115	75	28	103	75	34	110
	Total	3,770	1,242	5,011	3,884	1,338	5,222	4,003	1,444	5,447
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	1,091	1,091	-	1,205	1,205	-	1,296	1,296
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	8,733	8,733	-	10,233	10,233	-	10,169	10,169
	Others	-	44	44	-	73	73	-	91	91
	Total	-	9,867	9,867	-	11,511	11,511	-	11,556	11,556

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Mar-23			Jun-23			Sep-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,542	1,907	4,449	2,839	1,951	4,789	2,884	1,930	4,814
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,049	474	2,523	1,849	388	2,237	1,844	390	2,233
	Others	8	3	11	15	6	21	19	10	29
	Total	4,599	2,384	6,983	4,703	2,344	7,047	4,747	2,329	7,076
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	81	1,847	1,928	86	2,142	2,228	88	2,319	2,408
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	79	1,054	1,133	74	997	1,071	82	902	985
	Others	-	99	99	-	69	69	1	47	48
	Total	160	3,000	3,160	160	3,208	3,368	171	3,269	3,440

8.11 Advances Classified by Size of Accounts

Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	2,855,355	6,553,942	2,981,713	7,944,901	2,742,306	8,005,017
5,000 to 10,000	76,167	523,639	124,186	836,791	173,852	1,155,699
10,000 to 20,000	76,626	1,148,543	102,952	1,472,102	119,953	1,646,637
20,000 to 25,000	84,428	1,880,162	41,587	927,292	39,080	868,078
25,000 to 30,000	54,243	1,503,231	55,119	1,522,907	47,161	1,300,819
30,000 to 40,000	123,535	4,284,953	128,743	4,466,626	114,225	3,922,184
40,000 to 50,000	173,259	7,719,804	151,663	6,679,186	130,803	5,727,978
50,000 to 60,000	220,935	11,829,636	191,560	10,164,879	178,014	9,178,133
60,000 to 70,000	204,768	13,084,938	177,256	11,196,395	150,556	9,452,880
70,000 to 80,000	220,854	16,483,620	198,092	14,591,431	169,210	12,368,233
80,000 to 90,000	118,683	9,942,039	130,356	10,833,910	110,429	9,104,647
90,000 to 100,000	131,431	12,478,007	117,724	11,106,411	106,197	9,975,609
100,000 to 200,000	713,716	94,765,509	728,899	97,210,666	734,699	97,330,637
200,000 to 300,000	189,086	44,160,096	210,506	48,693,530	224,033	51,605,821
300,000 to 400,000	78,835	26,836,727	81,926	27,792,054	88,188	29,686,696
400,000 to 500,000	46,524	20,829,064	49,379	21,954,685	51,860	22,937,477
500,000 to 600,000	30,055	16,074,591	35,254	18,905,482	37,336	19,540,863
600,000 to 700,000	17,754	11,472,312	16,671	10,777,240	20,624	13,315,973
700,000 to 800,000	14,126	10,548,400	16,592	12,389,152	16,338	12,176,439
800,000 to 900,000	11,541	9,800,765	12,238	10,430,277	13,819	11,728,323
900,000 to 1,000,000	15,835	15,125,722	14,114	13,427,859	15,058	14,304,377
1,000,000 to 2,000,000	23,091	32,006,489	25,292	34,211,118	27,550	37,166,827
2,000,000 & Over	2,653	7,714,096	3,353	9,195,005	3,822	11,113,921
Total	5,483,500	376,766,286	5,595,175	386,729,898	5,315,113	393,613,267

*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	Mar-23			Jun-23			Sep-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	144,897,698.0	146,158,534.0	145,313,131.8	135,137,523	136,889,271	135,670,231	124,018,448	125,836,667	124,978,398
1) Treasury Bills	58,325,043.1	59,174,430.0	58,623,125.0	41,152,519	42,435,742	41,139,276	41,696,078	43,034,100	41,873,248
2) Pakistan Investment Bonds (PIBs)	86,572,654.9	86,984,104.0	86,690,006.8	93,985,004	94,453,529	94,530,955	82,322,370	82,802,567	83,105,150
a. Fixed Rate	75,757,231.0	76,084,104.0	75,612,227.6	69,128,289	69,303,529	69,083,419	54,134,326	54,282,567	54,025,193
b. Floating Rate	10,815,423.9	10,900,000.0	11,077,779.2	24,856,715	25,150,000	25,447,536	28,188,044	28,520,000	29,079,957
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	255,838.4	255,919.0	255,838.4	255,838	255,919	255,838	255,838	255,919	255,838
IX. MUTUAL FUNDS	22,986,255.0	22,986,255.0	22,986,255.0	17,887,886	17,887,886	17,887,886	6,996,602	6,996,602	6,996,602
X. OTHERS	-	-	-	-	-	-	1,201,808	1,200,000	1,201,808
XI. Islamic Banking Products - Investments	1,730,433.4	1,747,538.7	1,744,515.4	5,319,981	5,339,785	5,332,244	5,478,315	5,500,819	5,498,630
a. Government Islamic Securities	1,686,942.0	1,687,575.0	1,701,024.0	5,279,267	5,279,821	5,291,530	5,440,379	5,440,855	5,460,694
1. GOP Ijara Sukuk	1,686,942.0	1,687,575.0	1,701,024.0	5,279,267	5,279,821	5,291,530	5,440,379	5,440,855	5,460,694
a. Variable Rental Rate (VRR)	1,686,942.0	1,687,575.0	1,701,024.0	5,279,267	5,279,821	5,291,530	5,440,379	5,440,855	5,460,694
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	43,491.4	59,963.7	43,491.4	40,714	59,964	40,714	37,936	59,964	37,936
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	43,491.4	59,963.7	43,491.4	40,714	59,964	40,714	37,936	59,964	37,936
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	169,870,225	171,148,247	170,299,741	158,601,228	160,372,861	159,146,199	137,951,012	139,790,007	138,931,276

Development Finance Institutions

9.1 Assets and Liabilities
Development Finance Institutions

(Thousand Rupees)

Item	Mar-23	Jun-23	Sep-23
	-	-	
Assets	1,665,162,799	3,203,542,765	2,565,620,720
I. Currency and Deposits	9,989,369	11,447,087	8,216,317
1. Currency	18,242	15,422	20,677
2. Transferable Deposits	2,541,149	3,901,391	3,109,388
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	7,429,978	7,530,274	5,086,252
II. Securities(other than shares)	1,357,019,518	2,898,710,510	2,260,912,021
1. Short-term	747,494,354	2,180,711,867	1,675,270,985
2. Long-term	609,525,164	717,998,643	585,641,036
III. Loans extended (Advances)¹	202,692,540	185,466,776	183,616,215
1. Short-term	56,978,194	42,278,905	43,595,901
A) Money at call	6,108,481	127,000	-
B) Reverse Repo	18,872,795	5,242,845	11,707,764
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	31,996,918	36,909,060	31,888,137
2. Long-term	145,714,346	143,187,871	140,020,314
IV. Shares and other equity	52,336,983	54,870,538	58,946,306
1. Quoted	46,332,507	47,717,897	51,948,333
2. Non quoted	5,742,464	6,902,136	6,997,973
3. Investment fund shares	-	250,505	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	32,837,660	42,416,286	43,151,556
1. Trade credit and advances	-	-	-
2. Others	32,837,660	42,416,286	43,151,556
A) Dividends receivable resident sector	1,628,164	-	27,864
B) Settlement accounts resident sector	153,647	584,380	940,213
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	31,055,849	41,831,906	42,183,479
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	10,286,729	10,631,568	10,778,305
1. Produced assets	10,137,030	10,481,869	10,628,606
A) Tangible fixed assets	9,905,785	10,251,673	10,343,663
a) Dwellings	4,425,964	4,375,807	4,347,420
i) Building on freehold land	597,960	547,515	519,004
ii) Building on leasehold land	3,828,004	3,828,292	3,828,416
b) Other buildings and structures	2,324,838	2,433,783	2,429,009
i) Building on freehold land	36,751	36,751	36,751
ii) Building on leasehold land	2,288,087	2,397,032	2,392,258
c) Machinery and equipment	1,705,728	1,952,372	2,119,487
i) Transport equipment	880,545	1,101,996	1,239,601
ii) Furniture & Fixtures	293,756	304,997	315,644
iii) Office equipment	456,988	470,751	491,903
iv) Other machinery & equipment	74,439	74,628	72,339
d) Other tangible fixed assets n.e.s	1,449,255	1,489,711	1,447,747
B) Intangible fixed assets	231,245	230,196	284,943
a) Computer software	231,245	230,196	238,206
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	-	-	46,737
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	149,699	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	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-

9.1 Assets and Liabilities
Development Finance Institutions

(Thousand Rupees)

Item	Mar-23	Jun-23	Sep-23
Liabilities	1,665,162,799	3,203,542,765	2,565,620,720
I. Deposits²	34,159,556	36,752,793	39,422,552
1. Transferable Deposits	2,130,890	2,723,233	2,828,662
2. Restricted/ compulsory deposits	117,460	112,982	112,131
3. Other deposits	31,911,206	33,916,578	36,481,759
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	1,444,566,731	2,973,365,479	2,316,192,772
1. Short-term	1,366,944,767	2,843,776,068	2,198,662,898
A) Money at call	28,558,652	22,566,616	42,309,912
B) Repurchase agreements (Repo)	1,161,274,797	2,714,337,002	2,038,546,700
C) Other short-term borrowings	177,111,318	106,872,450	117,806,286
2. Long-term borrowings	77,621,964	129,589,411	117,529,874
IV. Financial Derivatives	-	-	-
V. Other accounts payable	47,787,320	49,218,869	51,047,917
1. Provision for losses	16,588,683	18,595,547	19,410,653
A) Provision for loan losses-Specific	12,939,056	13,580,182	14,136,809
B) Provision for loan losses-General	1,483,605	2,718,142	2,988,360
C) Provision for other losses	2,166,022	2,297,223	2,285,484
2. Accumulated Depreciation	1,615,002	1,719,729	1,859,536
3. Other accounts payable other resident Sectors	28,978,635	28,601,093	29,172,728
A) Dividends payable	605,000	302,500	-
B) Settlement accounts	2,713,870	2,958,633	2,858,828
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	25,659,765	25,339,960	26,313,900
a) Suspense account	7,423,264	7,653,683	7,947,121
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	2,840,178	1,874,013	2,541,910
d) Accrued wages	244,818	662,334	545,231
e) Accrued rent	-	-	-
f) Accrued taxes	7,842,161	8,090,581	8,020,251
g) Other miscellaneous liability items	7,309,344	7,059,349	7,259,387
4. Other non- resident accounts payable	605,000	302,500	605,000
A) Dividends payable non-residents	605,000	302,500	605,000
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	138,649,192	144,205,624	158,957,478
1. Quoted	-	-	-
2. Non quoted	78,332,968	78,342,968	78,342,968
3. Investment fund shares	-	-	-
4. Retained earnings	39,041,079	38,191,707	38,316,515
5. Current year result	2,337,375	7,992,847	14,758,754
6. General and special reserve	25,069,307	24,644,347	24,854,624
7. Valuation adjustments	(6,131,537)	(4,966,245)	2,684,617
IX. Contingencies and Commitments³	125,166	171,516	171,516
1. Guarantees	6,456	9,734	9,734
2. Commitments	117,438	160,738	160,738
A) Letter of Credit	1,632	2,088	2,088
B) Forward government Securities Transactions	14,965	25,988	25,988
C) Forward lending	1,117	3,796	3,796
D) Commitments for acquisition of :	36	32	32
i. Fixed assets	7	2	2
ii. Intangible assets	29	30	30
E) Other commitments	99,687	128,833	128,833
3. Other contingent liabilities	1,272	1,043	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	Jan-Mar 2023 R	Apr-Jun 2023 R	Jul-Sep 2023 R
A. Mark-Up/Return/Interest Earned	52,814,297	116,274,553	150,810,446
1. Loans and advances	5,501,933	6,727,788	7,234,571
2. Investments	45,255,983	108,532,793	142,446,909
3. Lendings to financial institutions	939,973	846,287	968,615
4. Balances with banks	144,570	151,422	160,246
5. Income from inter-office lending	971,838	16,263	105
6. Other	-	-	-
B. Mark-Up/Return/Interest Expensed	48,279,687	112,127,339	143,034,358
1. Deposits	1,982,958	1,011,045	2,000,929
2. Borrowings	46,287,877	111,077,808	141,047,564
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	8,530	37,714	(14,356)
6. Expense on inter-office borrowing	322	772	221
7. Other	-	-	-
I. Net Mark-UP/Return/Interest Income (A - B)	4,534,610	4,147,214	7,776,088
C. Non Mark-UP/Return/Interest Income	6,042,500	6,012,825	8,527,016
1. Fee & Commission Income	104,855	121,263	95,870
i. Branch banking customer fees	-	-	-
ii. Consumer finance related fees	8,741	-	-
iii. Card related fees (debit and credit cards)	-	-	-
iv. Credit related fees	51,565	36,876	33,016
v. Investment banking fee	12,629	42,782	48,967
vi. Commission on trade	262	136	505
vii. Commission on guarantees	9,022	41,469	13,382
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	22,636	-	-
2. Dividend Income	305,990	313,293	193,630
3. Foreign exchange income	858,414	34,217	21,615
4. Income from derivatives	-	-	-
5. Gain on securities	(71,078)	(137,794)	294,780
i. Realised	(59,175)	49,633	(30,179)
ii. Unrealised - held for trading	(11,903)	(187,427)	324,959
6. Other Income	4,844,319	5,681,846	7,921,121
i. Rent on property	100,608	76,532	131,926
ii. Gain on sale of fixed assets-net	5,692	825	10,622
iii. Loss on termination of lease liability against right of use assets	-	-	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	4,738,019	5,604,489	7,778,573
II. Total Income (I + C)	10,577,110	10,160,039	16,303,104

9.2 Profit and Loss Accounts

Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Jan-Mar 2023 R	Apr-Jun 2023 R	Jul-Sep 2023 R
D. Non Mark-UP/Return/Interest Expenses	1,943,874	2,074,196	2,260,425
1. Operating expenses	1,812,997	1,898,101	1,988,071
i. Total compensation expense	1,274,143	1,281,484	1,290,067
ii. Property expense	226,489	200,622	289,385
a. Rent and taxes	14,966	11,019	17,646
b. Insurance	6,851	5,499	5,454
c. Utilities cost	22,839	28,863	57,053
d. Lease rental	-	-	-
e. Fuel expense generators	1,809	2,077	2,137
f. Security (including guards)	8,042	7,736	7,873
g. Repair and maintenance (including janitorial charges)	69,081	46,984	71,864
h. Depreciation on right-of-use assets	50,625	55,934	19,254
i. Depreciation	52,276	42,510	108,104
iii. Information technology expenses	23,678	26,247	25,771
iv. Other operating expenses	288,687	389,748	382,848
2. Workers welfare fund	106,102	136,704	231,459
3. Other charges	24,775	39,391	40,895
i. Penalties imposed by State Bank of Pakistan	-	1,380	-
ii. Penalties imposed by other regulatory bodies (to be specified)	-	250	-
iii. Others (to be specified, if material)	24,775	37,761	40,895
III. Profit before provisions (II - D)	8,633,236	8,085,843	14,042,679
E. Provisions / (reversals) and write offs - net	(457,698)	151,255	351,131
1. (Reversals) / provisions against balance with Banks	345	(884)	483
2. (Reversals) / provisions for diminution in value of investments	(21,236)	48,481	(298,313)
3. (Reversals) / provisions against loans & advances	(446,064)	74,745	650,152
4. (Reversals) / provisions against off balance sheet items	9,168	28,918	(1,204)
5. Reversals against other assets	89	(5)	13
6. Recovery of written off / charged off bad debts	-	-	-
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	9,090,934	7,934,588	13,691,548
G. Taxation	2,146,477	1,419,195	3,625,361
1. Current	1,479,863	2,414,829	3,690,781
2. Prior	-	71,080	3,874
3. Deferred	666,614	(1,066,714)	(69,294)
V. Profit After Taxation (IV - G)	6,944,457	6,515,393	10,066,187
Notes on Human Resources			
Number of Employees*	1,026	1,041	1,028
1. Permanent	856	872	863
a. Male	742	749	747
b. Female	114	123	116
2. Contractual	170	169	165
a. Male	154	152	148
b. Female	16	17	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	Mar-23		Jun-23		Sep-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	498	33,356,619	574	35,518,607	575	38,177,746
1) Less Than Three Months	176	9,061,752	227	6,350,025	225	5,575,726
2) For Three Months and Over but Less Than Six Months	138	5,473,410	114	7,004,891	129	7,480,994
3) For Six Months and Over but Less Than One Year	76	4,021,557	82	3,163,253	70	2,868,078
4) For One Year & Over but Less Than Two Years	107	14,699,900	150	18,900,438	137	22,152,688
5) For Two Years & Over but Less Than Three Years	-	-	-	-	13	260
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	-	1	100,000
9) For Ten Years and Over	-	-	-	-	-	-
Total	498	33,356,619	574	35,518,607	575	38,177,746

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Mar-23	Jun-23	Sep-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	1,014,376	1,218,621	-	-	-	-
1) Official	1,014,376	1,218,621	-	-	-	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
b) Other	1,014,376	1,218,621	-	-	-	-
2) Business	-	-	-	-	-	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
b) Other	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	32,342,243	34,299,986	-	-	-	-
I. GOVERNMENT	11,749,941	13,091,455	-	-	-	-
A. Federal Government	11,318,370	12,288,174	-	-	-	-
B. Provincial Governments	431,571	803,281	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	4,350,285	5,166,669	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	3,215,000	4,215,000	-	-	-	-
Manufacturing	1,102,900	951,669	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	32,385	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	5,219,462	3,079,097	-	-	-	-
Mutual Funds and AMCs	4,000,000	2,000,000	-	-	-	-
Insurance & Pension Funds	400,000	250,000	-	-	-	-
MFIs and DFIs	75,500	75,500	-	-	-	-
Stock Exchange & Brokerage Houses	595,962	611,597	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	148,000	142,000	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	7,273,913	8,704,714	-	-	-	-
A. Agriculture, forestry and fishing	129,510	259,510	-	-	-	-
1. Crop and animal production, hunting and related service activities	129,510	259,510	-	-	-	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	130,000	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	129,510	129,510	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	500,000	500,000	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	500,000	500,000	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	3,396,229	3,862,540	-	-	-	-
10 - Manufacture of food products	272,446	285,268	-	-	-	-
11 - Manufacture of beverages	-	6,095	-	-	-	-
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	481,000	550,660	-	-	-	-
Preparation and spinning of textile fibres	35,000	35,457	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	321,000	389,951	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	125,000	125,252	-	-	-	-
14 - Manufacture of wearing apparel	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Sep-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
-	1,277,104	-	-	-	-	-	-	1,277,104	1,277,104
-	1,277,104	-	-	-	-	-	-	1,277,104	1,277,104
-	-	-	-	-	-	-	-	-	-
-	1,277,104	-	-	-	-	-	-	1,277,104	1,277,104
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
5,575,726	6,258,658	2,813,310	22,152,688	260	-	-	100,000	36,900,642	36,900,642
-	563,224	575,000	12,495,841	-	-	-	-	13,634,065	13,634,065
-	100,000	575,000	12,138,174	-	-	-	-	12,813,174	12,813,174
-	463,224	-	357,667	-	-	-	-	820,891	820,891
-	-	-	-	-	-	-	-	-	-
1,300,000	610,000	-	5,236,669	-	-	-	-	7,146,669	7,146,669
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
205,000	-	-	500,000	-	-	-	-	705,000	705,000
1,095,000	400,000	-	3,900,000	-	-	-	-	5,395,000	5,395,000
-	210,000	-	836,669	-	-	-	-	1,046,669	1,046,669
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	1,880,270	250,000	-	-	-	-	-	2,130,270	2,130,270
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	1,075,500	-	-	-	-	-	-	1,075,500	1,075,500
-	643,770	-	-	-	-	-	-	643,770	643,770
-	-	-	-	-	-	-	-	-	-
-	161,000	250,000	-	-	-	-	-	411,000	411,000
2,556,755	2,134,070	1,025,181	3,818,733	-	-	-	100,000	9,634,739	9,634,739
135,838	-	-	129,510	-	-	-	-	265,348	265,348
135,838	-	-	129,510	-	-	-	-	265,348	265,348
-	-	-	-	-	-	-	-	-	-
135,838	-	-	-	-	-	-	-	135,838	135,838
-	-	-	-	-	-	-	-	-	-
-	-	-	129,510	-	-	-	-	129,510	129,510
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	500,000	-	-	-	-	500,000	500,000
-	-	-	-	-	-	-	-	-	-
-	-	-	500,000	-	-	-	-	500,000	500,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1,672,835	1,186,217	282,361	2,569,967	-	-	-	100,000	5,811,380	5,811,380
-	267,113	-	186,232	-	-	-	-	453,345	453,345
1,365,754	-	6,095	-	-	-	-	-	1,371,849	1,371,849
-	-	-	-	-	-	-	-	-	-
71,868	-	170,006	286,251	-	-	-	100,000	628,125	628,125
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
50,000	-	170,006	281,251	-	-	-	-	501,257	501,257
-	-	-	-	-	-	-	-	-	-
21,868	-	-	5,000	-	-	-	100,000	126,868	126,868
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Mar-23	Jun-23	Sep-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	138,009	410,109	-	-	-	-
Printing and other service activities related to printing	18,834	256,361	-	-	-	-
Reproduction of recorded media	119,175	153,748	-	-	-	-
19 - Manufacture of coke and refined petroleum products	27,046	27,046	-	-	-	-
20 - Manufacture of chemicals and chemical products	247,467	330,171	-	-	-	-
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	228,704	285,500	-	-	-	-
22 - Manufacture of rubber and plastics products	1,000,000	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	26,851	11,851	-	-	-	-
28 - Manufacture of machinery and equipment	25,508	26,165	-	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	299,198	279,675	-	-	-	-
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	1,162,561	770,493	-	-	-	-
Electric power generation, transmission and distribution	1,162,561	770,493	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	580,000	750,000	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	13,328	20,493	-	-	-	-
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	1,165,000	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-
42 - Civil engineering	150,000	-	-	-	-	-
43 - Specialized construction activities	-	1,165,000	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Sep-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
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
130,152	361,999	-	-	-	-	-	-	492,151	492,151
74,562	227,875	-	-	-	-	-	-	302,437	302,437
55,590	134,124	-	-	-	-	-	-	189,714	189,714
-	-	-	25,500	-	-	-	-	25,500	25,500
8,061	432,536	-	40,000	-	-	-	-	480,597	480,597
-	25,920	-	271,796	-	-	-	-	297,716	297,716
-	-	-	1,000,000	-	-	-	-	1,000,000	1,000,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
75,000	-	-	-	-	-	-	-	75,000	75,000
-	-	-	600,000	-	-	-	-	600,000	600,000
-	-	-	-	-	-	-	-	-	-
-	26,226	-	-	-	-	-	-	26,226	26,226
22,000	72,423	106,260	160,188	-	-	-	-	360,871	360,871
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	1,374	512,735	-	-	-	-	-	514,109	514,109
-	1,374	512,735	-	-	-	-	-	514,109	514,109
-	-	-	-	-	-	-	-	-	-
-	-	500,000	-	-	-	-	-	500,000	500,000
-	-	-	-	-	-	-	-	-	-
-	1,374	12,735	-	-	-	-	-	14,109	14,109
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
400,000	-	-	-	-	-	-	-	400,000	400,000
-	-	-	-	-	-	-	-	-	-
400,000	-	-	-	-	-	-	-	400,000	400,000

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Mar-23	Jun-23	Development			
	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	120,000	-	-	-	-
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	123,544	120,000	-	-	-	-
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-
H. Transportation and storage	23,500	32,500	-	-	-	-
49 - Land transport and transport via pipelines	-	-	-	-	-	-
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	23,500	32,500	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	-	35,000	-	-	-	-
55 - Accommodation	-	35,000	-	-	-	-
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	621,202	923,242	-	-	-	-
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	152,066	281,558	-	-	-	-
62 - Computer programming, consultancy and related activities	334,136	256,684	-	-	-	-
63 - Information service activities	135,000	385,000	-	-	-	-
K. Real estate activities	23,752	2,055	-	-	-	-
L. Professional, scientific and technical activities	122,873	116,446	-	-	-	-
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	69,624	71,446	-	-	-	-
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	53,249	45,000	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	275,000	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	275,000	275,000	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-
N. Education	446,163	457,597	-	-	-	-
O. Human health and social work activities	121,571	30,569	-	-	-	-
86 - Human health activities	121,571	30,569	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	178,008	154,762	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1,346,717	1,555,523	-	-	-	-
A. Private Trusts and Non-profit Organizations	1,218,549	1,321,098	-	-	-	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	128,168	234,425	-	-	-	-
VI. PERSONAL	2,400,825	2,692,428	-	-	-	-
A. Salaried persons	1,178,924	1,340,722	-	-	-	-
B. Self employed	483,230	488,760	-	-	-	-
C. Other Personal	738,671	862,946	-	-	-	-
VII. OTHER	1,100	10,100	-	-	-	-
Total	33,356,619	35,518,607	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Sep-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
-	-	-	-	-	-	-	-	-	-
200,000	-	-	28,500	-	-	-	-	228,500	228,500
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
200,000	-	-	28,500	-	-	-	-	228,500	228,500
-	-	-	-	-	-	-	-	-	-
67,000	-	-	-	-	-	-	-	67,000	67,000
67,000	-	-	-	-	-	-	-	67,000	67,000
-	-	-	-	-	-	-	-	-	-
31,352	353,233	229,152	156,924	-	-	-	-	770,661	770,661
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	263,233	29,152	3,683	-	-	-	-	296,068	296,068
31,352	90,000	200,000	-	-	-	-	-	321,352	321,352
-	-	-	153,241	-	-	-	-	153,241	153,241
-	18,817	-	1,236	-	-	-	-	20,053	20,053
-	93,493	933	35,000	-	-	-	-	129,426	129,426
-	-	-	-	-	-	-	-	-	-
-	38,493	933	35,000	-	-	-	-	74,426	74,426
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	55,000	-	-	-	-	-	-	55,000	55,000
-	-	-	-	-	-	-	-	-	-
-	275,000	-	-	-	-	-	-	275,000	275,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	275,000	-	-	-	-	-	-	275,000	275,000
-	-	-	-	-	-	-	-	-	-
27,878	75,936	-	397,596	-	-	-	-	501,410	501,410
20,000	10,000	-	-	-	-	-	-	30,000	30,000
20,000	10,000	-	-	-	-	-	-	30,000	30,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1,852	-	-	-	-	-	-	-	1,852	1,852
809,730	282,000	297,256	260,403	-	-	-	-	1,649,389	1,649,389
646,571	277,028	270,816	240,153	-	-	-	-	1,434,568	1,434,568
163,159	5,000	26,440	20,250	-	-	-	-	214,849	214,849
908,641	789,066	659,398	340,542	260	-	-	-	2,697,907	2,697,907
527,158	325,635	362,640	138,897	240	-	-	-	1,354,570	1,354,570
12,500	86,191	255,299	126,792	-	-	-	-	480,782	480,782
368,983	377,240	41,459	74,853	20	-	-	-	862,555	862,555
600	-	6,475	500	-	-	-	-	7,575	7,575
5,575,726	7,535,762	2,813,310	22,152,688	260	-	-	-	38,177,746	38,177,746

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Mar-23			Jun-23			Sep-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign		1,014	1,014		1,219	1,219		1,277	1,277
	Govt.		11,750	11,750		13,091	13,091		13,689	13,689
	NFPSEs		4,350	4,350		5,167	5,167		7,147	7,147
	NBFCs & Fin Aux.		5,219	5,219		3,079	3,079		2,130	2,130
	Private Sector		7,274	7,274		8,705	8,705		9,635	9,635
	Trust Fund		1,347	1,347		1,556	1,556		1,595	1,595
	Personal		2,401	2,401		2,692	2,692		2,698	2,698
	Others		1	1		10	10		8	8
	Total	-	33,357	33,357	-	35,519	35,519	-	38,178	38,178
	Punjab	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		-	-	-	-	-	-	-	-	-
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		-	-	-	-	-	-	-	-	-
Others		-	-	-	-	-	-	-	-	-
Total		-	-	-	-	-	-	-	-	-
Sindh		Foreign		1,014	1,014		1,219	1,219		1,277
	Govt.		8,695	8,695		10,036	10,036		10,634	10,634
	NFPSEs		4,350	4,350		5,167	5,167		7,147	7,147
	NBFCs & Fin Aux.		5,219	5,219		3,079	3,079		1,880	1,880
	Private Sector		6,639	6,639		6,524	6,524		8,499	8,499
	Trust Fund		1,025	1,025		1,217	1,217		1,357	1,357
	Personal		2,401	2,401		2,692	2,692		2,698	2,698
	Others		1	1		10	10		8	8
	Total	-	29,345	29,345	-	29,944	29,944	-	33,500	33,500
	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.			3,055	3,055		3,055	3,055		3,055	3,055
NFPSEs										
NBFCs & Fin Aux.									250	250
Private Sector			635	635		2,180	2,180		1,136	1,136
Trust Fund			322	322		339	339		237	237
Personal										
Others										
Total		-	4,012	4,012	-	5,574	5,574	-	4,678	4,678

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Mar-23			Jun-23			Sep-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.)	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 100,000	18	280	24	280	16	708
100,000 to 200,000	10	1,262	6	767	3	370
200,000 to 300,000	12	2,785	13	3,132	13	3,242
300,000 to 400,000	8	2,635	5	1,663	6	1,912
400,000 to 500,000	3	1,267	10	4,408	8	3,675
500,000 to 600,000	14	7,123	16	8,155	10	5,322
600,000 to 700,000	8	4,926	6	3,745	5	3,176
700,000 to 800,000	5	3,605	5	3,633	3	2,241
800,000 to 900,000	4	3,229	6	4,986	4	3,408
900,000 to 1,000,000	1	949	4	3,812	32	31,396
1,000,000 to 2,000,000	59	73,405	88	112,490	66	95,095
2,000,000 to 3,000,000	40	95,189	42	93,786	34	83,126
3,000,000 to 4,000,000	25	84,922	23	78,484	19	66,407
4,000,000 to 5,000,000	15	66,794	20	86,851	17	76,747
5,000,000 to 6,000,000	33	177,335	26	138,549	19	100,736
6,000,000 to 7,000,000	12	76,115	18	114,640	21	138,246
7,000,000 to 8,000,000	6	43,341	8	59,355	12	90,700
8,000,000 to 9,000,000	10	84,027	9	74,612	6	51,156
9,000,000 to 10,000,000	10	93,812	15	145,115	16	155,927
10,000,000 to 100,000,000	137	4,654,386	147	4,591,327	170	5,425,297
100,000,000 & Over	68	27,879,232	83	29,988,817	95	31,838,859
Total	498	33,356,619	574	35,518,607	575	38,177,746

*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	Mar-23		Jun-23		Sep-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:	7	1,036,435	8	1,714,907	4	250,521
A. Quoted on the Stock Exchange:	2	9,054	2	8,954	2	8,854
1. To Stock Brokers and Dealers:	1	1,700	1	1,600	1	1,500
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	1,700	1	1,600	1	1,500
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:	5	1,027,381	6	1,705,953	2	241,667
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:	5	1,027,381	6	1,705,953	2	241,667
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	5	1,027,381	6	1,705,953	2	241,667
III. Merchandise	43	5,775,661	39	5,587,126	39	5,439,931
A. Food Items:	4	800,000	4	840,900	6	840,900
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	1	250,000	3	340,900	4	340,900
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	3	550,000	1	500,000	2	500,000
(a) Indigenous	3	550,000	1	500,000	2	500,000
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	13	555,311	11	430,924	7	510,972
1. Cotton Raw:	8	276,903	7	175,000	1	13,081
(a) Indigenous	8	276,903	7	175,000	1	13,081
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	3	15,250	1	3,000	1	3,000
(a) Indigenous	3	15,250	1	3,000	1	3,000
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	Mar-23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
(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	263,158	3	252,924	5	494,891
(a) Indigenous	2	263,158	3	252,924	5	494,891
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	26	4,420,350	24	4,315,302	26	4,088,059
1. Cotton Textiles:	-	-	2	500,000	2	500,000
(a) Indigenous	-	-	2	500,000	2	500,000
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	17	2,993,139	17	2,858,271	17	2,655,924
(a) Indigenous	1	162,390	2	100,189	2	113,038
(b) Imported	16	2,830,749	15	2,758,082	15	2,542,886
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	1	200,000
12. Other Finished Goods:	8	1,227,211	4	757,031	6	732,135
(a) Indigenous	5	1,174,896	3	702,604	3	677,708
(b) Imported	3	52,315	1	54,427	3	54,427
IV. Fixed Assets Including Machinery	1,725	95,907,901	1,468	99,405,052	1,748	94,173,398
A. Transport Equipment	365	786,239	361	811,473	460	777,327
B. Furniture & Fixtures	5	1,431,182	5	1,093,182	4	938,182
C. Office Equipment	4	173,451	1	22,647	1	21,890
D. Other Machinery & Equipment	1,351	93,517,029	1,101	97,477,750	1,283	92,435,999
V. Real Estate	35,923	43,976,312	35,128	42,957,285	34,606	41,496,294
A. Land	135	13,606,727	139	13,553,039	121	12,733,786
1. Residential	2	71,500	43	1,820,398	11	1,349,957
(a) House	2	71,500	43	1,820,398	10	210,516
(b) Flat	-	-	-	-	1	1,139,441
2. Non-Residential	133	13,535,227	96	11,732,641	110	11,383,829
(a) Commercial	19	687,102	1	138,000	9	223,450
(b) Industrial	32	3,566,654	20	2,517,444	22	2,447,930
(c) Agriculture	55	5,798,535	47	5,577,571	52	5,277,822
(c) Others	27	3,482,936	28	3,499,626	27	3,434,627
B. Buildings:	35,788	30,369,585	34,989	29,404,246	34,485	28,762,508
1. Residential	35,632	20,748,909	34,843	19,938,548	34,344	19,618,331
(a) House	35,325	19,700,114	34,539	18,933,167	29,902	17,727,532
(b) Flat	307	1,048,795	304	1,005,381	4,442	1,890,799
2. Non-Residential	156	9,620,676	146	9,465,698	141	9,144,177
(a) Commercial	84	7,392,617	78	7,267,327	79	6,740,466
(b) Industrial	11	1,677,792	12	1,661,266	12	1,637,442
(c) Agriculture	60	550,267	56	537,105	50	766,269
(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	208	19,809,743	214	18,473,777	244	18,394,548
A. Other Secured Advances	172	14,753,310	172	13,657,453	202	14,111,487
1. Receivables	1	133,333	1	133,333	1	88,889
2. Employees Benefits	52	14,275	51	15,664	76	39,938
3. Others	119	14,605,702	120	13,508,456	125	13,982,660
B. Advances Secured by Guarantee(s)	36	5,056,433	42	4,816,324	42	4,283,061
1. Institutional Guarantee(s)	5	4,678,241	5	4,415,741	5	4,153,241
2. Individual Guarantee(s)	31	378,192	37	400,583	37	129,820
VIII. Unsecured Advances	577	572,765	619	795,312	599	620,226
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	522	58,747	559	61,727	540	121,303
3. Others	55	514,018	60	733,585	59	498,923
Total	38,483	167,078,817	37,476	168,933,459	37,241	160,374,918

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Mar-23		Jun-23		Sep-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	38,483	167,078,817	37,476	168,933,459	37,241	160,374,918
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	4,678,241	5	4,415,741	5	4,153,241
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	5	4,678,241	5	4,415,741	5	4,153,241
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	15	2,414,616	9	2,105,952	11	1,801,508
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	2	1,425,000	2	1,087,500	2	937,500
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	6	286,122	2	269,958	1	119,958
Other NBFIs	7	703,494	5	748,494	8	744,050
IV. PRIVATE SECTOR (BUSINESS)	1,819	138,399,525	1,632	141,201,546	1,826	133,986,000
A. Agriculture, forestry and fishing	74	1,907,942	53	1,709,840	54	1,739,922
1. Crop and animal production, hunting and related service activities	74	1,907,942	53	1,709,840	54	1,739,922
Growing of Wheat, Rice, Sugar Cane & Cotton	7	55,625	16	116,259	20	135,079
Growing of tropical, subtropical, pome and stone fruits & vegetables	2	62,750	13	117,570	10	106,262
Growing of other fruits, vegetables and crops	1	10,000	8	56,503	7	55,250
Raising of livestock and other related activities	6	1,394,759	11	1,385,508	11	1,384,581
Other agricultural support activities	58	384,808	5	34,000	6	58,750
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	25	3,435,837	27	6,530,028	26	2,409,102
05 - Mining of coal and lignite	2	1,250,000	3	4,000,000	2	20,000
06 - Extraction of crude petroleum and natural gas	23	2,185,837	24	2,530,028	24	2,389,102
07 - Mining of metal ores	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	1,301	91,948,174	1,150	92,648,071	1,302	90,311,050
10 - Manufacture of food products	283	19,283,949	254	18,263,980	296	17,768,611
11 - Manufacture of beverages	1	180,000	1	180,000	1	180,000
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	449	29,672,520	402	30,368,420	443	30,724,991
Preparation and spinning of textile fibres	134	8,613,158	112	8,624,076	124	8,330,003
Weaving of textiles	76	5,319,486	67	5,182,139	74	5,084,279
Finishing of textiles	46	4,577,741	48	5,228,165	48	5,291,386
Manufacture of knitted and crocheted fabrics	3	126,121	3	126,121	3	126,121
Manufacture of made-up textile articles, except apparel	177	10,632,384	164	10,806,779	187	11,558,820
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	13	403,630	8	401,140	7	334,382
14 - Manufacture of wearing apparel	108	4,714,492	62	5,099,473	110	4,890,413
15 - Manufacture of leather and related products	4	86,672	3	85,641	3	80,191

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
Tanning and dressing of leather; dressing and dyeing of fur	1	80,000	1	80,000	1	75,000
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	3	6,672	2	5,641	2	5,191
a. Leather wear	3	6,672	2	5,641	2	5,191
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	12,561	1	2,999	1	2,599
17 - Manufacture of paper and paper products	13	416,963	17	971,155	18	661,003
18 - Printing and reproduction of recorded media	67	824,685	66	954,695	60	706,998
Printing and other service activities related to printing	67	824,685	66	954,695	60	706,998
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	3	736,875	3	736,875	3	624,375
20 - Manufacture of chemicals and chemical products	133	7,782,199	111	7,912,196	140	7,858,813
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	24	3,891,407	28	4,877,050	26	4,649,646
22 - Manufacture of rubber and plastics products	62	4,105,855	53	4,195,859	53	4,086,831
23 - Manufacture of other non-metallic mineral products	23	4,132,311	21	4,106,315	21	3,979,759
24 - Manufacture of basic metals	56	7,365,305	54	6,504,942	51	6,086,045
25 - Manufacture of fabricated metal products, except machinery and equipment	15	968,647	15	1,028,171	24	1,008,219
26 - Manufacture of computer, electronic and optical products	8	2,766,896	6	2,678,871	6	2,528,508
27 - Manufacture of electrical equipment	22	3,468,745	21	3,150,673	22	2,982,839
28 - Manufacture of machinery and equipment	-	-	1	5,000	1	4,750
29 - Manufacture of motor vehicles, trailers and semi-trailers	14	861,669	17	840,935	11	828,864
30 - Manufacture of other transport equipment	3	574,586	3	574,586	3	566,280
31 - Manufacture of furniture	2	20,000	6	40,000	4	30,000
32 - Other manufacturing	6	77,487	3	66,160	3	57,515
Manufacture of jewellery and related articles	1	20,000	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	33,333
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	4	15,820	1	4,493	1	4,182
33 - Repair and installation of machinery and equipment	2	4,350	2	4,075	2	3,800
D. Electricity, gas, steam and air conditioning supply	152	26,265,604	155	24,037,488	182	23,784,626
Electric power generation, transmission and distribution	146	24,973,776	150	22,768,813	177	22,648,655
a) Hydal	5	269,333	5	248,000	4	232,000
b) Thermal	30	5,925,958	21	4,081,446	28	4,103,830
c) Coal Based	19	10,925,567	23	12,415,768	25	12,298,061
d) Wind	34	2,532,375	34	2,464,543	33	2,373,653
e) Solar	39	781,889	50	793,933	71	892,679
f) Other	19	4,538,654	17	2,765,123	16	2,748,432
Manufacture of gas; distribution of gaseous fuels through mains	6	1,291,828	5	1,268,675	5	1,135,971
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	51	2,627,308	35	2,271,632	28	2,059,426
41 - Construction of buildings	10	710,406	8	619,075	7	599,700
42 - Civil engineering	41	1,916,902	24	1,590,243	18	1,400,252
43 - Specialized construction activities	-	-	3	62,314	3	59,474

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Mar-23		Jun-23		Sep-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	45	1,866,142	63	2,145,279	78	2,076,252
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	234,375	2	235,049	2	242,812
46 - Wholesale trade, except of motor vehicles and motorcycles	21	93,688	20	110,789	24	103,140
47 - Retail trade, except of motor vehicles and motorcycles	23	1,538,079	41	1,799,441	52	1,730,300
H. Transportation and storage	29	1,136,002	24	1,107,085	27	1,055,617
49 - Land transport and transport via pipelines	24	370,696	21	364,185	21	335,226
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	5	765,306	3	742,900	6	720,391
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	15	2,648,215	24	2,601,619	26	2,529,291
55 - Accommodation	5	2,607,753	8	2,524,431	9	2,456,163
56 - Food and beverage service activities	10	40,462	16	77,188	17	73,128
J. Information and communication	31	3,605,164	32	4,928,162	33	4,809,296
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	2	72,211	4	70,764	4	67,365
60 - Programming and broadcasting activities	1	80,000	2	88,383	2	87,966
61 - Telecommunications	14	3,008,645	13	4,346,199	13	4,261,436
62 - Computer programming, consultancy and related activities	8	329,859	8	307,827	9	281,588
63 - Information service activities	6	114,449	5	114,989	5	110,941
K. Real estate activities	7	1,025,440	4	1,006,690	5	1,006,690
L. Professional, scientific and technical activities	2	35,705	2	28,807	2	26,287
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	1	15,249	1	10,000	1	10,000
71 - Architectural and engineering activities; technical testing and analysis	1	20,456	1	18,807	1	16,287
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	93,357	4	97,834	3	88,014
77 - Rental and leasing activities	-	-	1	750	1	608
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	93,357	2	92,180	2	87,406
N. Education	32	1,230,910	31	1,218,882	30	1,112,634
O. Human health and social work activities	48	552,749	24	852,386	27	961,446
86 - Human health activities	48	552,749	23	552,386	26	661,446
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	1	300,000	1	300,000
P. Arts, entertainment and recreation	1	720	-	-	-	-
Q. Other service activities	4	20,256	4	17,743	3	16,347
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	1	10,000	1	7,500	1	5,000
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	1	10,000	1	7,500	1	5,000
VI. PERSONAL	36,627	19,889,582	35,813	19,354,197	35,396	18,814,515
A. Bank Employees	1,102	1,761,268	1,147	1,850,719	1,355	1,868,757
1) For house building	412	1,432,584	416	1,462,404	517	1,425,675
2) For transport i.e. purchase of car etc.	332	200,147	334	247,559	437	289,346
3) Other purposes	358	128,537	397	140,756	401	153,736
B. Consumer Financing	35,524	18,127,650	34,665	17,502,814	34,040	16,945,094
1) For house building	35,156	18,113,094	34,352	17,488,603	33,727	16,930,883
2) For transport i.e. purchase of car etc	1	249	1	249	1	249
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	84	678	23	333	23	333
5) Personal loans	283	13,629	289	13,629	289	13,629
C) Other	1	664	1	664	1	664
VII. OTHER	16	1,686,853	16	1,848,523	2	1,614,654
Total	38,483	167,078,817	37,476	168,933,459	37,241	160,374,918

9.9 Advances Classified by Rate of Interest Development Finance Institutions

(Thousand Rupees)

Rate of Interest	Mar-23	Jun-23	Sep-23
0.00	15,032,404	15,467,435	15,693,754
1.00	-	-	-
2.00	-	-	-
3.00	8,556,567	7,641,601	7,776,820
4.00	10,706,180	10,910,799	10,505,479
5.00	13,005,829	10,958,857	10,627,939
6.00	3,888,010	3,532,336	3,828,256
7.00	4,010,240	3,583,204	3,477,741
8.00	1,254,019	1,254,017	1,253,961
9.00	246,017	522,768	522,768
10.00	641,581	643,240	612,649
11.00	14,332	8,849	8,431
12.00	2,359,120	2,259,486	2,157,488
13.00	1,445,096	1,423,444	1,365,879
14.00	4,018	1,310	324
15.00	1,047	612	389
16.00	67,342	58,060	53,223
17.00	2,158,313	153,818	223,556
18.00	5,929,355	688,663	3,139
19.00	9,955,220	1,630,707	578,420
20.00	16,237,832	5,016,670	662,521
21.00	15,045,993	3,417,149	2,237,951
22.00	13,419,000	884,369	260,451
23.00	17,415,181	23,155,940	2,529,293
24.00	16,366,613	43,422,933	33,809,312
25.00 & above	9,319,508	32,297,192	62,185,174
Total	167,078,817	168,933,459	160,374,918

*Each number in the left column delineates a range for the interest rate. For example "1" means 0.25 to 1.24. Similarly "18" means 17.25 to 18.24.

9.10 Province/Region wise Advances by borrowers
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Mar-23			Jun-23			Sep-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	4,678	4,678	-	4,416	4,416	-	4,153	4,153
	NBFCs & Fin Aux.	-	2,415	2,415	-	2,106	2,106	-	1,802	1,802
	Private Sector	43	138,357	138,400	67	141,134	141,202	87	133,899	133,986
	Trust Fund	-	10	10	-	8	8	-	5	5
	Personal	18,760	1,129	19,890	18,183	1,171	19,354	17,686	1,129	18,815
	Others	-	1,687	1,687	-	1,849	1,849	-	1,615	1,615
	Total	18,803	148,276	167,079	18,251	150,683	168,933	17,773	142,602	160,375
	Punjab	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		13	-	13	35	-	35	52	-	52
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		8,948	-	8,948	8,647	-	8,647	8,433	-	8,433
Others		-	-	-	-	-	-	-	-	-
Total		8,961	-	8,961	8,682	-	8,682	8,485	-	8,485
Sindh		Foreign	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	3,553	3,553	-	3,366	3,366	-	3,178	3,178
	NBFCs & Fin Aux.	-	2,281	2,281	-	1,973	1,973	-	1,713	1,713
	Private Sector	18	111,206	111,225	18	112,062	112,080	20	106,922	106,942
	Trust Fund	-	10	10	-	8	8	-	5	5
	Personal	5,846	952	6,798	5,703	979	6,681	5,531	920	6,451
	Others	-	1,687	1,687	-	1,849	1,849	-	1,615	1,615
	Total	5,864	119,690	125,554	5,721	120,235	125,956	5,551	114,352	119,903
	Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		-	-	-	-	-	-	-	-	-
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		1,789	-	1,789	1,713	-	1,713	1,690	-	1,690
Others		-	-	-	-	-	-	-	-	-
Total		1,789	-	1,789	1,713	-	1,713	1,690	-	1,690
Balochistan		Foreign	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	103	-	103	99	-	99	93	-	93
	Others	-	-	-	-	-	-	-	-	-
	Total	103	-	103	99	-	99	93	-	93
	Islamabad	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	1,125	1,125	-	1,050	1,050	-	975	975
NBFCs & Fin Aux.		-	133	133	-	133	133	-	89	89
Private Sector		11	27,150	27,161	14	29,072	29,087	15	26,977	26,992
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		735	178	913	704	192	896	635	209	844
Others		-	-	-	-	-	-	-	-	-
Total		746	28,586	29,333	718	30,448	31,166	650	28,250	28,900

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

(Million Rupees)

Provinces/Regions	Category	Mar-23			Jun-23			Sep-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,268	-	1,268	1,248	-	1,248	1,236	-	1,236
	Others	-	-	-	-	-	-	-	-	-
	Total	1,268	-	1,268	1,248	-	1,248	1,236	-	1,236
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	70	-	70	70	-	70	67	-	67
	Others	-	-	-	-	-	-	-	-	-
	Total	70	-	70	70	-	70	67	-	67

9.11 Advances Classified by Size of Accounts

Development Finance Institutions

(Thousand Rupees)

Size of Account (Rs.)	Mar-23		Jun-23		Sep-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	247	468	261	461	476	489
5,000 to 10,000	358	2,369	304	2,100	306	2,119
10,000 to 20,000	1,905	29,124	1,898	29,083	1,903	29,080
20,000 to 25,000	2,079	44,733	2,061	44,329	2,066	44,441
25,000 to 30,000	605	16,458	606	16,462	600	16,300
30,000 to 40,000	2,044	69,273	2,022	68,493	2,003	67,845
40,000 to 50,000	2,862	123,049	2,876	123,417	2,860	122,766
50,000 to 60,000	2,507	136,799	2,467	134,591	2,429	132,480
60,000 to 70,000	4,412	268,337	4,326	262,955	4,330	263,372
70,000 to 80,000	1,246	92,708	1,239	92,053	1,230	91,467
80,000 to 90,000	1,229	103,272	1,208	101,580	1,214	102,034
90,000 to 100,000	1,123	106,093	1,109	104,746	1,108	104,707
100,000 to 200,000	4,669	634,407	4,549	616,592	4,410	596,854
200,000 to 300,000	1,743	425,300	1,595	387,387	1,559	378,706
300,000 to 400,000	1,087	382,149	1,119	390,953	1,011	353,584
400,000 to 500,000	907	403,315	840	374,114	814	361,784
500,000 to 600,000	596	327,026	522	286,246	514	282,336
600,000 to 700,000	541	351,105	531	344,410	524	340,062
700,000 to 800,000	509	381,087	520	389,389	478	357,335
800,000 to 900,000	519	439,510	477	404,254	440	373,525
900,000 to 1,000,000	426	404,616	385	365,589	365	346,491
1,000,000 to 2,000,000	2,509	3,673,860	2,467	3,641,179	2,432	3,594,775
2,000,000 to 3,000,000	1,275	3,098,974	1,232	3,003,108	1,240	3,035,930
3,000,000 to 4,000,000	650	2,260,351	623	2,173,156	633	2,203,309
4,000,000 to 5,000,000	410	1,847,060	413	1,859,520	406	1,825,803
5,000,000 to 6,000,000	341	1,865,061	296	1,624,613	309	1,693,400
6,000,000 to 7,000,000	120	778,607	128	837,576	120	779,759
7,000,000 to 8,000,000	87	657,556	98	738,021	97	729,442
8,000,000 to 9,000,000	102	867,999	101	861,529	108	915,544
9,000,000 to 10,000,000	128	1,225,535	119	1,140,493	146	1,415,529
10,000,000 to 100,000,000	831	27,128,026	646	25,365,941	710	24,421,634
100,000,000 & Over	416	118,934,590	438	123,149,118	400	115,392,016
Total	38,483	167,078,817	37,476	168,933,459	37,241	160,374,918

*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	Mar-23			Jun-23			Sep-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	1,305,124,449	1,350,180,786	1,319,372,559	2,830,983,068	2,953,886,148	2,862,556,194	2,180,068,727	2,265,507,355	2,224,572,361
1) Treasury Bills	732,603,747	767,463,360	738,656,645	2,157,514,105	2,257,154,000	2,173,204,042	1,643,911,238	1,719,235,655	1,667,868,739
2) Pakistan Investment Bonds (PIBs)	572,520,702	582,717,426	580,715,914	673,468,963	696,732,148	689,352,152	536,157,489	546,271,700	556,703,622
a. Fixed Rate	147,806,790	150,020,126	145,172,504	148,431,808	149,973,948	148,146,927	132,475,047	134,598,300	132,258,163
b. Floating Rate	424,713,912	432,697,300	435,543,410	525,037,155	546,758,200	541,205,225	403,682,442	411,673,400	424,445,459
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	19,293,874	25,462,795	52,074,970	18,804,082	24,932,487	54,620,029	17,918,126	28,670,489	58,674,549
1) Quoted On The Stock Exchange	14,139,807	13,357,698	46,332,506	12,740,579	11,917,954	47,717,891	11,909,306	11,580,113	51,736,694
of which:									
Financial Institutions	1,563,200	1,100,760	1,422,016	1,594,996	1,105,942	1,415,617	1,597,300	1,104,463	1,431,514
NFPSEs	699,980	242,681	523,478	655,993	262,773	492,390	544,980	170,658	463,587
Private Sector	6,919,563	4,806,984	6,694,726	5,898,244	3,693,207	5,878,979	4,760,685	2,892,371	5,497,340
2) Unquoted On The Stock Exchange	5,154,067	12,105,097	5,742,464	6,063,503	13,014,533	6,902,138	6,008,820	17,090,376	6,937,855
of which:									
Financial Institutions	1,454,420	8,407,931	2,496,282	1,465,484	8,418,995	2,508,371	1,551,236	12,635,273	2,675,338
NFPSEs	150,000	150,000	100,000	150,000	150,000	100,000	150,000	150,000	100,000
Private Sector	3,549,647	3,547,166	3,146,182	4,448,019	4,445,538	4,293,767	4,307,584	4,305,103	4,162,517
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	6,366	6,366	37,665	6,366	6,366	37,953	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	24,970,017	25,004,105	26,753,262	24,702,077	24,648,187	26,521,054	23,817,333	23,834,020	25,757,495
IX. MUTUAL FUNDS	687,707	695,928	891,488	670,963	721,012	863,237	670,936	725,482	873,589
X. OTHERS	96,819	100,000	96,819	213,004	213,004	213,004	213,004	213,004	213,004
XI. Islamic Banking Products - Investments	12,202,056	10,978,829	11,239,562	10,755,498	10,627,155	10,942,384	10,846,360	10,839,085	11,082,757
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	10,580,973	9,354,746	9,615,479	10,305,954	10,177,611	10,492,840	10,371,597	10,364,322	10,607,994
1) Diminishing Musharaka Sukuk	6,687,386	6,675,518	6,832,596	7,010,694	6,988,948	7,207,382	6,694,033	6,684,781	6,894,078
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	614,359	600,000	614,359	614,359	600,000	603,041	598,023	600,000	598,023
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	3,279,228	2,079,228	2,168,524	2,680,901	2,588,663	2,682,417	3,079,541	3,079,541	3,115,893
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	121,083	121,083	121,083	449,544	449,544	449,544	474,763	474,763	474,763
Total	1,362,403,788	1,412,451,309	1,410,466,325	2,886,157,558	3,015,056,859	2,955,753,855	2,233,563,352	2,329,818,301	2,321,211,708

Appendices

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

Sr. No	Banking Group/Banks	Website	No. of Branches			No. of ATMs
			Conventional	Islamic	Total	
A)	Public Sector Commercial Banks		2,412	466	2,878	2,673
1	First Women Bank Ltd.	www.fwbl.com.pk	43	-	43	28
2	National Bank of Pakistan	www.nbp.com.pk	1,321	188	1,509	1,325
3	Sindh Bank Limited	www.sindhbank.com.pk	309	15	324	277
4	The Bank of Khyber	www.bok.com.pk	114	122	236	260
5	The Bank of Punjab	www.bop.com.pk	625	141	766	783
B)	Specialized Banks		634	23	657	49
1	SME Bank Limited.	www.smebank.org	5		5	-
2	The Punjab Provincial Cooperative Bank Ltd.	www.ppcb.com.pk	151		151	-
3	Zarai Taraqiat Bank Limited	www.ztbl.com.pk	478	23	501	49
C)	Domestic Private Banks		8,690	4,046	12,736	14,560
1	Al-Baraka Bank (Pakistan) Ltd.	www.albaraka.com.pk		170	170	178
2	Allied Bank Limited	www.abl.com	1,347	122	1,469	1,544
3	Askari Bank Limited	www.askaribank.com.pk	429	117	546	702
4	Bank Al-Falah Ltd.	www.bankalfalah.com	618	313	931	1,075
5	Bank Al-Habib Ltd.	www.bankalhabib.com	879	193	1,072	1,330
6	BankIslami Pakistan Limited	www.bankislami.com.pk		337	337	396
7	Dubai Islamic Banking Pakistan Limited	www.dibpak.com		235	235	230
8	Faysal Bank Ltd.	www.faysalbank.com	1	699	700	702
9	Habib Bank Ltd.	www.hbl.com	1,396	330	1,726	2,321
10	Habib Metropolitan Bank Limited	www.habibmetro.com	407	117	524	571
11	JS Bank Limited	www.jsbl.com	272		272	334
12	MCB Bank Limited	www.mcb.com.pk	1,431		1,431	1,476
13	MCB Islamic Bank Ltd.	www.mcbislamicbank.com		201	201	189
14	Meezan Bank Limited	www.meezanbank.com		983	983	1,138
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	372	41	413	435
18	Standard Chartered Bank (Pakistan) Ltd.	www.sc.com	38	2	40	145
19	Summit Bank Limited	www.summitbank.com.pk	179	14	193	209
20	United Bank Ltd.	www.ubl.com.pk	1,192	149	1,341	1,425
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:-			11,745	4,535	16,280	17,285

Appendix-I (b)
Reporting MFBs and DFIs, their Websites, No. of Branches & ATMs
As on 30 Sep, 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	206	125
5	Mobilink Microfinance Bank Ltd.	www.mobilinkbank.com	109	104
6	NRSP Microfinance Bank Ltd.	www.nrspbank.com	135	78
7	Pak Oman Microfinance Bank Ltd.	www.pomicro.com	65	-
8	Sindh Microfinance Bank	www.sindhmf.com	20	-
9	Telenor Microfinance Bank	www.telenor.com	49	64
10	HBL Microfinance Bank Ltd.	www.hblmf.com	187	107
11	U Microfinance Bank Ltd.	www.ubank.com.pk	377	257
Total:-			1,406	832

Sr. No	Development Financial Intitutions	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	16,271	4	9	32	16,280

*End Sep 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
	June	507	652	-	155	624	1,921	8,544	3,783	16,186
	Sep	512	653	-	156	629	1,934	8,600	3,796	16,280

*FATA has been merged into KPK from 2018 onward

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

District	Conventional	Islamic	Total	District	Conventional	Islamic	Total
Abbottabad	84	32	116	Larkana	64	9	73
Astore	6	2	8	Lasbella	33	8	41
Attock	152	31	183	Layyah	53	15	68
Awaran	3	-	3	Lodhran	50	9	59
Badin	53	6	59	Loralai	17	10	27
Bagh	29	4	33	Lower Dir	33	35	68
Bahawalnagar	139	31	170	Mahmand Agency	7	2	9
Bahawalpur	176	53	229	Malakand	34	27	61
Bajaur Agency	10	9	19	Mandi Bahaiddin	87	20	107
Bannu	36	18	54	Mansehra	79	26	105
Barkhan	4	-	4	Mardan	86	33	119
Batgram	8	8	16	Mastung	7	1	8
Bhakkar	49	9	58	Matiali	32	4	36
Bhimber	33	5	38	Mianwali	74	12	86
Bolan (Dhadar)	7	-	7	Mirpur	174	28	202
Bunner	27	19	46	Mirpur Khas	60	18	78
Chagai	5	-	5	Multan	269	130	399
Chakwal	119	29	148	Muzaffarabad	47	16	63
Charsadda	42	16	58	Muzaffargarh	126	28	154
Chiniot	59	11	70	N.Waziristan Agency	13	2	15
Chitral	30	12	42	Nagar	4	-	4
D.G.Khan	99	24	123	Nankana Sahib	65	9	74
D.I.Khan	62	19	81	Narowal	84	14	98
Dadu	55	9	64	Nasirabad	7	2	9
Dera Bughti	5	-	5	Naushro Feroze	69	10	79
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	43	167
Ghotki	55	6	61	Orakzai Agency	3	1	4
Gilgit	48	16	64	Pakpattan	57	20	77
Gujranwala	293	105	398	Panjgoor	10	5	15
Gujrat	293	90	383	Peshawar	234	117	351
Gwadar	42	6	48	Pishin	13	10	23
Hafizabad	52	14	66	Quetta	144	83	227
Hangu	25	14	39	Rahim Yar Khan	215	64	279
Haripur	77	19	96	Rajan Pur	61	12	73
Harnai	2	1	3	Rawalpindi	518	214	732
Hattian Bala	7	-	7	Rawlakot (Poonch)	39	8	47
Haveli Kahuta	3	-	3	S.Waziristan Agency	4	1	5
Hunza	11	-	11	Sahiwal	141	46	187
Hyderabad	164	66	230	Sakardu	25	9	34
Islamabad	412	217	629	Sanghar	71	17	88
Jacobabad	24	3	27	Sargodha	202	59	261
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	157	45	202
Jhelum	163	25	188	Shikarpur	26	2	28
Kalat	11	1	12	Sialkot	335	102	437
Kamber/Shahdadt	32	3	35	Sibi	14	3	17
Karachi	1,477	955	2,432	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	76	163
Khanewal	111	40	151	Tando Allahyar	25	6	31
Kharan	18	4	22	Tando Mohammad Khan	17	2	19
Khushab	68	12	80	Tank	11	2	13
Khuzdar	21	3	24	Tharparkar	18	-	18
Khyber Agency	15	11	26	Thatta	23	4	27
Killa Abdullah	12	9	21	Toba Tek Singh	111	32	143
Killa Saifullah	16	8	24	Tor Ghar	-	1	1
Kohat	70	18	88	Umerkot	30	7	37
Kohistan	11	4	15	Upper Dir	13	19	32
Kohlu	4	-	4	Vehari	123	32	155
Kotli	72	7	79	Washuk	2	-	2
Kurram Agency	22	5	27	Zhob	14	5	19
Lahore	1,084	642	1,726	Ziarat	4	3	7
Lakki Marwat	11	4	15	Grand Total:-	11,745	4,535	16,280

Appendix-V
Distribution of Islamic Banks (Ful Fledged Islamic) Branches
By District as on 30 Sep, 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
Astore				1			1
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	5	10	2	1	34
Bajaur Agency		1		1			2
Bannu	2		1	1			6
Batgram	1	1	1	1			4
Bhakkar		2	1	2			5
Bhimber		1		1			2
Bunner		1	1	1			3
Chakwal	2	3	6	2	2	1	16
Charsadda		2	2	2			6
Chiniot	1	2	2	2			7
Chitral	1	1	2	1	1		6
D.G.Khan	1	7		5	1	1	15
D.I.Khan	1	1	3	1	1	1	8
Dadu		2	3	2			7
Diamar		1	1	1	1	1	5
Faisalabad	7	50	4	34	5	10	110
Ghizer		1		1			2
Ghotki		2	1	2			5
Gilgit	1	2	2	3	1	1	10
Gujranwala	5	36	4	22	4	3	74
Gujrat	6	18	5	12	5	6	52
Gwadar	1	2		2		1	6
Hafizabad	1	3	1	3	1		9
Hangu		2	1	1			4
Haripur		4	3	2	1	1	11
Harnai			1				1
Hyderabad	4	13	2	13	3	5	40
Islamabad	14	40	15	29	9	15	122
Jacobabad		1		1			2
Jaffarabad(Dera Allah Y		3					3
Jamshoro				3			3
Jhang	1	4	1	2	1	2	11
Jhelum	1	6	2	3	1	1	14
Kalat		1					1
Kamber/Shahdadkot		2		1			3
Karachi	38	231	81	132	34	90	606
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	1	2	1	2		1	7
Kohistan			2	1			3
Kotli		2		2			4
Kurram Agency		2		1			3
Lahore	35	137	40	116	28	37	393
Larkana		1	1	1	1	1	5
Lasbella		2		1			3
Layyah	1	4		2			7
Lodhran	1	3	1	2			7
Loralai	1	3	2	1			7
Lower Dir	2	2	3	1	1	1	10
Malakand	1	2	3	1	1		8
Mandi Bahauddin	1	5	1	5	1	1	14
Manshra	1	5	3	2	1		12
Mardan	1	3		2			6

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

District Name	MCB Islamic	Meezan Bank	BankIslami Pakistan	Faysal Bank Ltd.	Al-Baraka Bank	Dubai Islamic Bank	Total
Mastung		1					1
Matiari		2	1	1			4
Mianwali		5	1	1			7
Mirpur	1	2	5	4	1	3	16
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	1	8	1		18
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
Nowshera		3	1	2	2		8
Okara	2	10	4	9	2	1	28
Pakpattan		3	2	3	2		10
Panjgoor		1	1	1			3
Peshawar	4	20	2	16	3	3	48
Pishin		1	2	2	1	1	7
Quetta	5	14	10	10	3	2	44
Rahim Yar Khan	3	16	4	8	4	1	36
Rajan Pur		5	2	3			10
Rawalpindi	11	49	17	35	7	10	129
Rawlakot (Poonch)		1	1	2			4
Sahiwal	2	11	3	9	2	1	28
Sakardu		1	1	1	1	1	5
Sanghar		4	2	5	2		13
Sargodha	5	15	6	8	2	1	37
Shaheed Benazirabad		5	1	3	2	1	12
Shangla		1	1				2
Sheikhupura	2	8	2	11	1	2	26
Shikarpur		1	1				2
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	5	8	1	1	25
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	1	2			6
Upper Dir		1	1				2
Vehari	1	8	3	5	2	1	20
Zhob		1	1	1		1	4
Ziarat			1				1
Grand Total	201	983	337	699	170	235	2,625

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

District_Name	Afied Bank Limited	Majid Bank Limited	Bank Al-Falah H.L.	Bank Al-Jahsh Ltd.	Hajiy Bank Ltd.	Habib Metropolitan Bank Limited	National Bank of Pakistan	SIK Bank Ltd.	Sindh Bank Limited	Sourei Bank Ltd.	Summi Bank Limited	Standard Chartered Bank (Pakistan) Ltd.	The Bank of Khyber	The Bank of Punjab	United Bank Ltd.	Zarai Taraqqiati Bank Limited	Total
Abbottabad	1	1	2	1	1	2	2						2		2		14
Asture																	1
Attock		1	3	1	2		1								2		11
Badin										1				1			1
Bagh	1						1										2
Bahawalnagar	1		3			3	1	1						4			13
Bahawalpur	2	1	3	1	4	1	3		1				2	1	2	1	19
Bajaur Agency																	7
Bannu	1		1	1	1		2						3	1	1	1	12
Bagran						1	1						1				4
Bhakkar					1		1							1	1		4
Bhimber					1		1								1		3
Buner			1	1	1		1						6	1	4	1	16
Chakwal	1	1	3	1	1	1	2							1	2		13
Charsadda		2			3		1						4				10
Chiniot		1			1		1								1		4
Chitral							1				1		2	1	1		6
D.G.Khan	1	1	1	1	1	1	2							1	1		9
D.I.Khan	1		1	2	1	1	2			1			1	1			11
Dadu						1	1										2
Diamar						1	1			1	1						3
Faisalabad	8	4	18	3	12	3	8	1		1			1	4	2		65
Ghacchi																	1
Ghizer																	-
Ghotki																	1
Gilgit	1	1		1	1		1								1		6
Gujranwala	3	3	4	3	7	3	3			1				1	3		31
Gujrat	3	3	11	2	11	2	1		1				1	2		1	38
Gwadar																	-
Hafizabad	1	1			1		1							1			5
Hangu		1		1	1		3						3		1		10
Haripur		1	1	1	1		2						2				8
Hyderabad	2	1	2	5	5	1	2			1	1			1	5		26
Islamabad	8	9	20	10	14	4	6	3		2	2		6	7	3	1	95
Jacobabad							1										1
Jaffarabad/Dera Allah Y							1										1
Jamshoro		1			1		1										3
Jhang			1		1		2							1			5
Jhelum	2		1	1	3		1							1	2		11
Kamber/Shahadkot																	-
Karachi	12	25	55	57	80	38	17	7	4	8	5	1	3	8	28	1	349
Karak		1	1				1								1		4
Kashmore																	-
Kawar	1		2		2	1	2							1	1		10
Keochi(Turbat)																	1
Khairpur					1												1
Khaneval	2		3		2	2	2							4			15
Kharan							3										3
Khushab			2		1									1			4
Khuzdar				1													1
Khyber Agency				1	1		1						3		1	1	8
Killa Abdulllah					1	1									1		3
Killa Saifullah						1								1			2
Kohat	1	1		1	1	1	1			1			3	1			11
Kohistan																	1
Kotli	1						2										3
Karoram Agency				1													2
Lahore	19	15	53	23	45	14	18	6	2	8	1	1	2	22	19	1	249
Lakki Marwat														1	1	1	4
Larkana				1	1		1								1		4
Lasbela	1		1		1		1				1						5
Layyah	1		2		1		1							1	1	1	8
Lodhran					1		1										2
Loralai					1								2				3
Lower Dir	1	2	5	3	1	1	1			1			6	1	4	1	25
Mahmood Agency																	2
Malakand		2	2		2	3	1						2	2	5		19
Mandi Bahauddin	1				2	1	1							1			6
Manshra		1	1	1	1		1	1					4	1	1	2	14
Mardan	2	1	3	2	3		3	1	1				5	1	4	1	27
Matiari																	-
Mianwali			1		1		1							1	1		5

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

District_Name	Alfied Bank Limited	Majid Bank Limited	Bank Al-Falah Int.	Bank Al-Habib Ltd.	Habib Bank Ltd.	Habib Metropolitan Bank Limited	National Bank of Pakistan	SIF Bank Ltd.	Sindh Bank Limited	Southern Bank Ltd.	Summi Bank Limited	Standard Chartered Bank (Pakistan) Ltd.	The Bank of Bybber	The Bank of Punjab	United Bank Ltd.	Zamil International Bank Limited	Total
Mirpur	1				6		4		1								12
Mirpur Khas	2		1	1	1	1	2										8
Mulhan	7	2	14	7	6	2	5			1			1	8	5	1	29
Muzaffargarh			1	1	3	1	1							1			8
Muzaffargarh			3	1	1	1	2								1	1	10
N.Waziristan Agency							1						1				2
Nankana Sahib		1	1		1									1			4
Narwal				2	2		2								1		7
Nasirabad																	-
Naushero Feroze				1	1										1		3
Noshki																	1
Nowshera	1		3		1	2	4			1			9	1	1		23
Okara	1	1	1	1	3		2						1	5			15
Orakzai Agency													1				1
Pakpattan	1		1	1	2	1	1							2	1		10
Panippur				2													2
Peshawar	5	4	9	9	6	4	5	1	1	3			15	2	4	1	69
Pishin				1										1	1		3
Quetta	2	3	8	5	8	1	3	1	1	1			1	1	4		29
Rahim Yar Khan	2	1	4	3	3	2	6							3	3	1	28
Rajan Pur			1		1												2
Rawalpindi	3	11	19	6	13	4	6	2	1	5	1		2	9	3		85
Rawlakot (Pooneh)	1				1										1		4
S.Waziristan Agency													1				1
Sahiwal	2	1	2	1	3	1	2		1					4	1		18
Sakardu					1						1					1	4
Sanghar				2			2										4
Sargodha	2	1	5	1	6	1	2							2	2		22
Shahced Benazirabad	1		1	1	1	1	3										7
Shangla			1		1									1	1	1	5
Sheikhupura	4	1	6	2	2		2		1								19
Shekharpur																	1
Sialkot	4	6	13	3	9	4	5			1				1	3		49
Sibi																	-
Sudhnathi					1	1											2
Sukkur	1		1	1	1		2								1		7
Swabi			1	1	1		1			1			5	1	1		11
Swat	1	2	5	7	9	3	3			2			8	2	9		51
Tando Allahyar																	-
Tando Mohammad Khan																	-
Tank													1				1
Thatta		1					1										2
Toha Tek Singh	1	1	4		4		1							4			15
Tor Chur													1				1
Umerkot					1												1
Upper Dir			3	1		2							4	1	6		17
Vehari	1		3	2	2		2							2			12
Zhob													1				1
Ziarat							1								1		2
Grand Total	122	117	313	193	330	117	188	23	15	41	14	2	122	141	149	23	1,910

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
LTF	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