

Table-I. Province/Region-wise Disbursement and Utilization

(Billion Rupees)

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	
Jan-Jun 2023 <sup>P</sup>	Punjab	9,088.11	37.22	8,816.74	97.01	271.38	2.99	1,007.81	9,824.55	40.24	108.10
	Sindh	11,932.42	48.87	11,487.20	96.27	445.21	3.73	245.78	11,732.98	48.05	98.33
	KPK	141.04	0.58	138.48	98.18	2.56	1.82	116.11	254.58	1.04	180.51
	Balochistan	19.50	0.08	19.17	98.31	0.33	1.69	164.17	183.34	0.75	940.17
	Islamabad	3,210.65	13.15	2,322.04	72.32	888.60	27.68	62.60	2,384.65	9.77	74.27
	Gilgit-Baltistan	8.97	0.04	8.91	99.30	0.06	0.70	1.40	10.31	0.04	114.87
	AJK	16.61	0.07	16.59	99.87	0.02	0.13	10.31	26.90	0.11	161.93
<b>Total</b>		<b>24,417.30</b>	<b>100.00</b>	<b>22,809.13</b>	<b>93.41</b>	<b>1,608.17</b>	<b>6.59</b>	<b>1,608.17</b>	<b>24,417.30</b>	<b>100.00</b>	
Jul-Dec 2022	Punjab	8,594.54	36.28	8,359.93	97.27	234.61	2.73	692.81	9,052.74	38.21	105.33
	Sindh	12,852.85	54.25	12,161.49	94.62	691.36	5.38	220.10	12,381.59	52.26	96.33
	KPK	117.74	0.50	110.25	93.64	7.49	6.36	162.87	273.12	1.15	231.97
	Balochistan	17.87	0.08	17.47	97.74	0.40	2.26	179.08	196.55	0.83	1,099.75
	Islamabad	2,083.02	8.79	1,614.36	77.50	468.66	22.50	137.28	1,751.64	7.39	84.09
	Gilgit-Baltistan	7.64	0.03	7.55	98.72	0.10	1.28	1.32	8.86	0.04	115.96
	AJK	18.43	0.08	18.41	99.89	0.02	0.11	9.18	27.59	0.12	149.71
<b>Total</b>		<b>23,692.09</b>	<b>100.00</b>	<b>22,289.45</b>	<b>94.08</b>	<b>1,402.64</b>	<b>5.92</b>	<b>1,402.64</b>	<b>23,692.09</b>	<b>100.00</b>	
Jan-Jun 2022	Punjab	8,609.72	39.49	8,319.52	96.63	290.19	3.37	864.27	9,183.79	42.12	106.67
	Sindh	11,187.72	51.31	10,423.73	93.17	763.99	6.83	268.06	10,691.79	49.04	95.57
	KPK	122.17	0.56	113.56	92.95	8.61	7.05	105.10	218.66	1.00	178.98
	Balochistan	17.21	0.08	16.93	98.38	0.28	1.62	120.41	137.34	0.63	798.07
	Islamabad	1,840.83	8.44	1,469.13	79.81	371.70	20.19	67.74	1,536.87	7.05	83.49
	Gilgit-Baltistan	6.97	0.03	6.86	98.55	0.10	1.45	0.82	7.69	0.04	110.34
	AJK	19.70	0.09	19.63	99.68	0.06	0.32	8.54	28.17	0.13	143.04
<b>Total</b>		<b>21,804.31</b>	<b>100.00</b>	<b>20,369.37</b>	<b>93.42</b>	<b>1,434.94</b>	<b>6.58</b>	<b>1,434.94</b>	<b>21,804.31</b>	<b>100.00</b>	

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"Gross Disbursements mean the amounts disbursed by banks 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.

Table-II. Province/Region-wise Advances by place of Disbursement and Utilization

(Billion Rupees)

Place of Disbursement	Place of Utilization	Jan-Jun 2023 <sup>P</sup>		Jul-Dec 2022		Jan-Jun 2022	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	8,816.74	97.01	8,359.93	97.27	8,319.52	96.63
	Sindh	211.80	2.33	166.27	1.93	227.92	2.65
	KPK	20.22	0.22	22.68	0.26	17.01	0.20
	Balochistan	0.38	..	0.24	..	0.43	0.00
	Islamabad	33.88	0.37	37.46	0.44	38.07	0.44
	Gilgit-Baltistan	0.16	..	0.15	..	0.05	..
	AJK	4.94	0.05	7.81	0.09	6.70	0.08
<b>Punjab Total</b>		<b>9,088.11</b>	<b>100.00</b>	<b>8,594.54</b>	<b>100.00</b>	<b>8,609.72</b>	<b>100.00</b>
Sindh	Punjab	193.69	1.62	319.13	2.48	565.47	5.05
	Sindh	11,487.20	96.27	12,161.49	94.62	10,423.73	93.17
	KPK	54.38	0.46	97.44	0.76	50.79	0.45
	Balochistan	163.56	1.37	178.35	1.39	119.60	1.07
	Islamabad	27.05	0.23	94.03	0.73	25.91	0.23
	Gilgit-Baltistan	1.22	0.01	1.13	0.01	0.75	0.01
	AJK	5.31	0.04	1.28	0.01	1.47	0.01
<b>Sindh Total</b>		<b>11,932.42</b>	<b>100.00</b>	<b>12,852.85</b>	<b>100.00</b>	<b>11,187.72</b>	<b>100.00</b>
KPK	Punjab	0.24	0.17	0.16	0.13	3.21	2.62
	Sindh	0.68	0.48	1.44	1.22	1.62	1.32
	KPK	138.48	98.18	110.39	93.76	114.00	93.04
	Balochistan	-	-	..	..	-	-
	Islamabad	1.62	1.15	5.71	4.85	3.63	2.97
	Gilgit-Baltistan	-	-	-	-	..	..
	AJK	0.02	0.011	0.04	0.04	0.06	0.05
<b>KPK Total</b>		<b>141.04</b>	<b>100.00</b>	<b>117.74</b>	<b>100.00</b>	<b>122.53</b>	<b>100.00</b>
Balochistan	Punjab	..	..	0.01	0.08	..	0.01
	Sindh	0.33	1.68	0.39	2.18	0.28	1.61
	KPK	..	..	-	-	..	..
	Balochistan	19.17	98.31	17.47	97.74	16.93	98.38
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	..	..	-	-
<b>Balochistan Total</b>		<b>19.50</b>	<b>100.00</b>	<b>17.87</b>	<b>100.00</b>	<b>17.21</b>	<b>100.00</b>
Islamabad	Punjab	813.85	25.35	373.50	17.93	295.58	16.06
	Sindh	32.97	1.03	52.00	2.50	38.24	2.08
	KPK	41.50	1.29	42.61	2.05	37.21	2.02
	Balochistan	0.22	0.01	0.46	0.02	0.36	0.02
	Islamabad	2,322.04	72.32	1,614.36	77.50	1,469.13	79.81
	Gilgit-Baltistan	0.02	..	0.04	..	0.01	..
	AJK	0.04	..	0.04	..	0.31	0.02
<b>Islamabad Total</b>		<b>3,210.65</b>	<b>100.00</b>	<b>2,083.02</b>	<b>100.00</b>	<b>1,840.83</b>	<b>100.00</b>
Gilgit-Baltistan	Punjab	0.01	0.13	..	0.01	..	0.03
	Sindh	-	-	-	-	-	-
	KPK	..	..	..	0.05	..	..
	Balochistan	..	0.01	0.03	0.38	0.02	0.27
	Islamabad	0.05	0.56	0.06	0.83	0.08	1.16
	Gilgit-Baltistan	8.91	99.30	7.55	98.72	6.86	98.55
	AJK	-	-	-	-	-	-
<b>Gilgit-Baltistan Total</b>		<b>8.97</b>	<b>100.00</b>	<b>7.64</b>	<b>100.00</b>	<b>6.97</b>	<b>100.00</b>
AJK	Punjab	0.02	0.09	0.01	0.04	0.01	0.04
	Sindh	..	..	-	-	..	0.01
	KPK	..	0.01	..	0.01	0.01	0.03
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.03	0.01	0.06	0.05	0.25
	Gilgit-Baltistan	-	-	-	-	..	..
	AJK	16.59	99.87	18.41	99.89	19.63	99.68
<b>AJK Total</b>		<b>16.61</b>	<b>100.00</b>	<b>18.43</b>	<b>100.00</b>	<b>19.70</b>	<b>100.00</b>
<b>Grand Total</b>		<b>24,417.30</b>		<b>23,692.09</b>		<b>21,804.31</b>	

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Table-III. Province/Region-wise Advances by Place of Utilization and Disbursement

(Billion Rupees)

Place of Utilization	Place of Disbursement	Jan-Jun 2023 <sup>P</sup>		Jul-Dec 2022		Jan-Jun 2022	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	8,816.74	89.74	8,359.93	92.35	8,319.52	90.59
	Sindh	193.69	1.97	319.13	3.53	565.47	6.16
	KPK	0.24	..	0.16	..	3.21	0.03
	Balochistan	..	..	0.01	..	..	..
	Islamabad	813.85	8.28	373.50	4.13	295.58	3.22
	Gilgit-Baltistan	0.01	..	..	..	..	..
	AJK	0.02	..	0.01	..	0.01	..
<b>Punjab Total</b>		<b>9,824.55</b>	<b>100.00</b>	<b>9,052.74</b>	<b>100.00</b>	<b>9,183.79</b>	<b>100.00</b>
Sindh	Punjab	211.80	1.81	166.27	1.34	227.92	2.13
	Sindh	11,487.20	97.91	12,161.49	98.22	10,423.73	97.49
	KPK	0.68	0.01	1.44	0.01	1.62	0.02
	Balochistan	0.33	..	0.39	..	0.28	..
	Islamabad	32.97	0.28	52.00	0.42	38.24	0.36
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	..	..	..	..	..	..
<b>Sindh Total</b>		<b>11,732.98</b>	<b>100.00</b>	<b>12,381.59</b>	<b>100.00</b>	<b>10,691.79</b>	<b>100.00</b>
KPK	Punjab	20.22	7.94	22.68	8.30	17.01	7.78
	Sindh	54.38	21.36	97.44	35.68	50.79	23.23
	KPK	138.48	54.39	110.39	40.42	113.64	51.97
	Balochistan	..	..	-	-	..	..
	Islamabad	41.50	16.30	42.61	15.60	37.21	17.02
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	..	..	..	..	0.01	..
<b>KPK Total</b>		<b>254.58</b>	<b>100.000</b>	<b>273.12</b>	<b>100.00</b>	<b>218.66</b>	<b>100.00</b>
Balochistan	Punjab	0.38	0.21	0.24	0.12	0.43	0.31
	Sindh	163.56	89.21	178.35	90.74	119.60	87.09
	KPK	-	-	..	..	-	-
	Balochistan	19.17	10.46	17.47	8.89	16.93	12.33
	Islamabad	0.22	0.12	0.46	0.23	0.36	0.26
	Gilgit-Baltistan	..	..	0.03	0.01	0.02	0.01
	AJK	-	-	-	-	-	-
<b>Balochistan Total</b>		<b>183.34</b>	<b>100.00</b>	<b>196.55</b>	<b>100.00</b>	<b>137.34</b>	<b>100.00</b>
Islamabad	Punjab	33.88	1.42	37.46	2.14	38.07	2.48
	Sindh	27.05	1.13	94.03	5.37	25.91	1.69
	KPK	1.62	0.07	5.71	0.33	3.63	0.24
	Balochistan	-	-	-	-	-	-
	Islamabad	2,322.04	97.37	1,614.36	92.16	1,469.13	95.59
	Gilgit-Baltistan	0.05	..	0.06	..	0.08	0.01
	AJK	..	..	0.01	..	0.05	..
<b>Islamabad Total</b>		<b>2,384.65</b>	<b>100.00</b>	<b>1,751.64</b>	<b>100.00</b>	<b>1,536.87</b>	<b>100.00</b>
Gilgit-Baltistan	Punjab	0.16	1.56	0.15	1.65	0.05	0.70
	Sindh	1.22	11.79	1.13	12.77	0.75	9.82
	KPK	-	-	-	-	..	0.01
	Balochistan	-	-	-	-	-	-
	Islamabad	0.02	0.20	0.04	0.45	0.01	0.15
	Gilgit-Baltistan	8.91	86.45	7.55	85.13	6.86	89.32
	AJK	-	-	-	-	..	0.01
<b>Gilgit-Baltistan Total</b>		<b>10.31</b>	<b>100.00</b>	<b>8.86</b>	<b>100.00</b>	<b>7.69</b>	<b>100.00</b>
AJK	Punjab	4.94	18.37	7.81	28.32	6.70	23.79
	Sindh	5.31	19.76	1.28	4.65	1.47	5.20
	KPK	0.02	0.06	0.04	0.16	0.06	0.23
	Balochistan	-	-	..	..	-	-
	Islamabad	0.04	0.14	0.04	0.14	0.31	1.10
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	16.59	61.67	18.41	66.72	19.63	69.69
<b>AJK Total</b>		<b>26.90</b>	<b>100.00</b>	<b>27.59</b>	<b>100.00</b>	<b>28.17</b>	<b>100.00</b>
<b>Grand Total</b>		<b>24,417.30</b>		<b>23,692.09</b>		<b>21,804.31</b>	

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Contact Person: Muhammad Khalid  
 Designation: Senior Joint Director  
 Phone: 021-3313 8294  
 Email: [feedback.statistics@sbp.org.pk](mailto:feedback.statistics@sbp.org.pk)