

Banking System

6.1 Scheduled Banks' Liabilities and Assets

(End June: Billion Rupees)

Liabilities/Assets	Amount					% of Total				
	2018	2019	2020	2021	2022 ^P	2018	2019	2020	2021	2022 ^P
Liabilities										
Capital	519.4	541.9	556.8	562.5	582.4	2.5	2.6	2.3	2.0	1.7
Reserves	773.9	901.3	1,041.6	1,152.2	1,367.9	3.8	4.4	4.4	4.1	3.9
Demand Deposits	10,291.7	11,249.4	13,375.1	15,995.8	18,351.9	50.5	54.7	56.1	56.3	52.8
(a) Scheduled Banks	135.5	45.7	337.5	424.3	524.5	0.7	0.2	1.4	1.5	1.5
(b) Others	10,156.2	11,203.6	13,037.6	15,571.6	17,827.4	49.8	54.5	54.6	54.8	51.3
Time Deposits	2,508.7	2,841.4	3,183.6	3,594.9	4,171.2	12.3	13.8	13.3	12.7	12.0
(a) Scheduled Banks	15.8	8.1	15.8	31.4	25.2	0.1	0.0	0.1	0.1	0.1
(b) Others	2,492.9	2,833.4	3,167.8	3,563.5	4,146.0	12.2	13.8	13.3	12.6	11.9
Borrowings from:	2,967.7	2,392.2	2,776.2	4,034.3	6,905.0	14.5	11.6	11.6	14.2	19.9
(a) State Bank of Pakistan	2,025.9	1,313.5	1,698.2	2,983.4	5,796.9	9.9	6.4	7.1	10.5	16.7
(b) Banks Abroad	358.3	509.3	440.0	381.0	509.8	1.8	2.5	1.8	1.3	1.5
(c) Other Scheduled Banks	583.5	557.1	619.0	649.3	521.3	2.9	2.7	2.6	2.3	1.5
(d) Other Institutions		12.2	19.0	20.5	77.0	-	0.1	0.1	0.1	0.2
Head Office and Inter-Bank Adjustment	373.1	398.4	136.7	18.7	31.7	1.8	1.9	0.6	0.1	0.1
Other Liabilities	2,964.9	2,239.7	2,791.7	3,031.0	3,373.4	14.5	10.9	11.7	10.7	9.7
Total Liabilities / Assets	20,399.4	20,564.3	23,861.7	28,389.4	34,783.6	100.0	100.0	100.0	100.0	100.0
Assets										
Cash:	1,424.8	2,055.2	1,906.2	2,207.0	2,335.0	7.0	10.0	8.0	7.8	6.7
(a) Notes, Coins and Silver	291.1	403.7	392.7	435.5	498.1	1.4	2.0	1.6	1.5	1.4
(b) Balances with State Bank of Pakistan	788.0	1,239.1	1,144.2	1,299.5	1,246.7	3.9	6.0	4.8	4.6	3.6
(c) Balances with other Scheduled Banks	345.7	385.2	369.3	471.9	539.6	1.7	1.9	1.5	1.7	1.6
(d) Balances with other institutions		27.2	-	-	50.5	-	0.1	-	-	0.1
Balances held Abroad	207.6	159.6	181.8	210.3	286.8	1.0	0.8	0.8	0.7	0.8
Bills Purchased and Discounted	241.4	271.6	247.3	305.6	418.0	1.2	1.3	1.0	1.1	1.2
Advances to	7,201.2	7,906.1	8,254.5	8,879.4	10,777.6	35.3	38.4	34.6	31.3	31.0
(a) Scheduled Banks	78.4	96.6	291.0	188.6	313.7	0.4	0.5	1.2	0.7	0.9
(b) Others	7,122.8	7,809.5	7,963.5	8,690.8	10,463.9	34.9	38.0	33.4	30.6	30.1
Investment in Securities and Shares:	8,320.9	7,814.7	10,610.4	13,779.3	17,692.1	40.8	38.0	44.5	48.5	50.9
(a) Federal Government Securities	2,454.5	2,289.9	4,079.7	5,949.7	8,818.4	12.0	11.1	17.1	21.0	25.4
(b) Treasury Bills	4,773.5	4,413.3	5,171.0	6,050.3	5,566.3	23.4	21.5	21.7	21.3	16.0
(c) Provincial Governments Securities	-	-	-	-	-	-	-	-	-	-
(d) Others	1,092.9	1,111.5	1,359.8	1,779.3	3,307.4	5.4	5.4	5.7	6.3	9.5
Bank Premises	312.6	397.7	486.2	557.5	612.0	1.5	1.9	2.0	2.0	1.8
Head Office and Inter-Bank Adjustment	100.7	21.0	34.3	136.5	82.8	0.5	0.1	0.1	0.5	0.2
Other Assets	2,590.2	1,938.4	2,141.1	2,313.7	2,579.4	12.7	9.4	9.0	8.2	7.4
Contingent Liabilities/Assets as per	8,415.6	10,503.0	10,018.7	12,414.1	16,204.6					

Note: "Data on "Borrowings from other institutions" and "Balances with other institutions" was part of "Other Liabilities" and "Other Assets" respectively before June-2019."

Source: Core Statistics Department, SBP

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

6.2 Classification of Scheduled Banks' Advances by Borrower

(End June: Billion Rupees)

Borrower	2021 ^R						2022 ^P					
	All Banks		Commercial Banks*		Foreign Banks		All Banks		Commercial Banks*		Foreign Banks	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
1. FOREIGN CONSTITUENTS	2.8	..	2.8	..	-	-	4.2	..	4.2	..	..	..
2. DOMESTIC CONSTITUENTS	8,688.0	100.0	8,550.6	100.0	74.3	100.0	10,459.7	100.0	10,336.2	100.0	100.3	100.0
I. GOVERNMENT	995.2	11.5	994.2	11.6	0.8	1.1	1,201.0	11.5	1,200.2	11.6	1.0	1.0
A. Federal Government	287.4	3.3	287.4	3.4	0.8	1.1	420.9	4.0	420.9	4.1	1.0	1.0
B. Provincial Governments	707.9	8.1	706.9	8.3	-	-	780.0	7.5	779.3	7.5	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,104.5	12.7	1,104.5	12.9	-	-	1,182.3	11.3	1,182.3	11.4	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	124.5	1.4	124.3	1.5	-	-	182.7	1.7	182.4	1.8	-	-
MFIs and DFIs	56.4	0.6	56.4	0.7	-	-	102.4	1.0	102.4	1.0	-	-
Others	68.2	0.8	68.0	0.8	-	-	80.2	0.8	80.0	0.8	-	-
IV. PRIVATE SECTOR (BUSINESS)	5,559.7	64.0	5,425.8	63.4	73.0	98.1	6,752.0	64.5	6,631.6	64.1	98.7	98.4
A. Agriculture, forestry and fishing	291.9	3.4	177.9	2.1	..	..	326.1	3.1	227.7	2.2	0.6	0.6
B. Mining and quarrying	65.8	0.8	65.8	0.8	-	-	62.6	0.6	62.6	0.6	-	-
C. Manufacturing	3,442.2	39.6	3,429.9	40.1	47.2	63.5	4,334.7	41.4	4,320.7	41.8	73.5	73.3
D. Electricity, gas, steam and air conditioning supply	558.6	6.4	558.5	6.5	14.8	19.9	616.2	5.9	616.2	6.0	14.4	14.4
E. Water supply; sewerage, waste management and remediation activities	24.2	0.3	24.1	0.3	-	-	22.1	0.2	22.1	0.2	-	-
F. Construction	153.5	1.8	153.2	1.8	0.1	0.2	187.5	1.8	187.2	1.8	0.2	0.2
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	432.4	5.0	428.4	5.0	6.0	8.0	507.3	4.8	503.3	4.9	3.8	3.8
H. Transportation and storage	113.7	1.3	111.0	1.3	..	..	125.4	1.2	122.4	1.2	..	..
I. Accommodation and food service activities	42.9	0.5	42.7	0.5	2.1	2.9	40.2	0.4	40.0	0.4	2.0	2.0
J. Information and communication	174.6	2.0	174.5	2.0	2.4	3.2	267.0	2.6	266.9	2.6	2.9	2.9
K. Real estate activities	30.9	0.4	30.9	0.4	-	-	37.1	0.4	37.1	0.4	-	-
L. Professional, scientific and technical activities	48.7	0.6	48.7	0.6	0.3	0.5	49.8	0.5	49.8	0.5	1.3	1.3
M. Administrative and support service activities	59.8	0.7	59.7	0.7	..	..	53.3	0.5	53.1	0.5	..	..
N. Education	32.3	0.4	32.2	0.4	-	-	36.2	0.3	36.0	0.3	-	-
O. Human health and social work activities	19.9	0.2	19.9	0.2	-	-	18.9	0.2	18.8	0.2	-	-
P. Arts, entertainment and recreation	3.1	..	3.1	..	-	-	2.8	..	2.8	..	-	-
Q. Other service activities	65.3	0.8	65.3	0.8	-	-	64.9	0.6	64.8	0.6	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	15.0	0.2	15.0	0.2	-	-	15.5	0.1	15.5	0.2	-	-
VI. PERSONAL	885.9	10.2	883.9	10.3	0.6	0.8	1,123.4	10.7	1,121.5	10.8	0.6	0.6
A. Bank Employees	177.1	2.0	175.2	2.0	0.4	0.6	222.4	2.1	220.6	2.1	0.4	0.4
B. Consumer Financing	707.9	8.1	707.9	8.3	0.1	0.2	900.1	8.6	900.1	8.7	0.1	0.1
1) For house building	103.6	1.2	103.6	1.2	0.1	0.2	200.8	1.9	200.8	1.9	0.1	0.1
2) For transport i.e. purchase of car etc	308.1	3.5	308.1	3.6	..	..	367.8	3.5	367.8	3.6	..	..
3) Credit cards	55.1	0.6	55.1	0.6	-	-	72.7	0.7	72.7	0.7	-	-
4) Consumers durable	6.1	0.1	6.1	0.1	-	-	7.3	0.1	7.3	0.1	-	-
5) Personal loans	235.0	2.7	235.0	2.7	..	..	251.4	2.4	251.4	2.4	..	..
C) Other	0.8	..	0.8	..	-	-	0.9	..	0.9	..	-	-
VII. OTHER	3.1	..	2.8	..	-	-	2.9	..	2.6	..	-	-
Total	8,690.8	100.0	8,553.5	100.0	74.3	100.0	10,463.9	100.0	10,340.4	100.0	100.3	100.0
Growth (%)	9.1		9.5		(17.4)		20.4		20.9		34.9	
As % of GDP (mp)	15.6		15.3		0.1		15.6		15.4		0.1	

* All Banks excluding specialised banks

Source: Core Statistics Department. SBP

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

6.3 Classification of Scheduled Banks' Advances by Securities Pledged

(End June: Billion Rupees)

Security	2021 ^R						2022 ^F					
	All Banks		Commercial Banks [*]		Foreign Banks		All Banks		Commercial Banks [*]		Foreign Banks	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
I. Gold, Bullion, Gold & Silver												
Ornaments and Precious Metals	65.5	0.8	65.5	0.8	-	-	91.8	0.9	91.8	0.9	-	-
II. Securities, Shares and other												
Financial Instruments:	92.2	1.1	92.2	1.1	-	-	133.8	1.3	133.8	1.3	-	-
A. Quoted on the Stock Exchange	57.4	0.7	57.4	0.7	-	-	61.0	0.6	61.0	0.6	-	-
1.To Stock Brokers and Dealers	32.1	0.4	32.1	0.4	-	-	25.7	0.2	25.7	0.2	-	-
2.To Others	25.3	0.3	25.3	0.3	-	-	35.3	0.3	35.3	0.3	-	-
B. Unquoted on the Stock Exchange	34.9	0.4	34.9	0.4	-	-	72.9	0.7	72.9	0.7	-	-
1.To Stock Brokers and Dealers	14.6	0.2	14.6	0.2	-	-	13.9	0.1	13.9	0.1	-	-
2.To others	20.3	0.2	20.3	0.2	-	-	58.9	0.6	58.9	0.6	-	-
III. Merchandise	2,053.1	23.6	2,052.1	24.0	1.6	2.2	2,508.0	24.0	2,507.2	24.2	1.8	1.8
A. Food Items:	625.5	7.2	624.5	7.3	-	-	780.6	7.5	779.9	7.5	-	-
1.Wheat	203.5	2.3	202.5	2.4	-	-	329.8	3.2	329.1	3.2	-	-
2.Rice and Paddy	102.1	1.2	102.1	1.2	-	-	89.3	0.9	89.3	0.9	-	-
3.Other Grain and Pulses	5.4	0.1	5.4	0.1	-	-	11.3	0.1	11.3	0.1	-	-
4.Edible Oil	69.3	0.8	69.3	0.8	-	-	77.5	0.7	77.5	0.7	-	-
5.Sugar	151.5	1.7	151.5	1.8	-	-	190.6	1.8	190.6	1.8	-	-
6.Kariana and Spices	4.6	0.1	4.6	0.1	-	-	4.0	..	4.0	..	-	-
7.Fish and Fish Preparation	0.1	..	0.1	..	-	-	0.4	..	0.4	..	-	-
8.Other Food Items	89.0	1.0	89.0	1.0	-	-	77.7	0.7	77.7	0.8	-	-
B. Raw Materials	571.0	6.6	571.0	6.7	..	0.1	643.8	6.2	643.8	6.2	0.6	0.6
1.Cotton Raw	114.6	1.3	114.6	1.3	-	-	160.1	1.5	160.1	1.5	-	-
2.Synthetic Fibres	21.5	0.2	21.5	0.3	-	-	17.0	0.2	17.0	0.2	-	-
3.Fertilizers	78.4	0.9	78.4	0.9	-	-	57.0	0.5	57.0	0.6	-	-
4.Petroleum Crude	94.5	1.1	94.5	1.1	..	0.1	121.9	1.2	121.9	1.2	..	..
5.Iron and Steel	101.6	1.2	101.6	1.2	-	-	125.6	1.2	125.6	1.2	-	-
6.Wool and Goat Hair	..	..	..	..	-	-	..	..	..	..	-	-
7.Hides and Skins	2.8	..	2.8	..	-	-	2.8	..	2.8	..	-	-
8.Oil Seeds	14.6	0.2	14.6	0.2	-	-	11.8	0.1	11.8	0.1	-	-
9.Pesticides and Insecticides	4.0	..	4.0	..	-	-	3.0	..	3.0	..	-	-
10.Other Raw Materials	139.1	1.6	139.1	1.6	-	-	144.6	1.4	144.6	1.4	0.6	0.6
C. Finished/Manufactured Goods	856.6	9.9	856.6	10.0	1.6	2.2	1,083.6	10.4	1,083.6	10.5	1.2	1.1
1.Cotton Textiles	140.8	1.6	140.8	1.6	0.9	1.2	192.9	1.8	192.9	1.9	0.2	0.2
2.Cotton Yarn	84.3	1.0	84.3	1.0	0.1	0.2	98.0	0.9	98.0	0.9	0.1	0.1
3.Other Textiles	138.1	1.6	138.1	1.6	0.4	0.5	178.3	1.7	178.3	1.7	0.4	0.4
4.Machinery	45.7	0.5	45.7	0.5	-	-	53.4	0.5	53.4	0.5	..	..
5.Handloom Products	0.2	..	0.2	..	-	-	0.3	..	0.3	..	-	-
6.Carpets and Rugs	2.1	..	2.1	..	-	-	1.7	..	1.7	..	-	-
7.Readymade Garments	53.3	0.6	53.3	0.6	..	..	60.6	0.6	60.6	0.6	..	..
8.Cement and Cement Products	105.5	1.2	105.5	1.2	-	-	126.7	1.2	126.7	1.2	-	-
9.Sports Goods	1.0	..	1.0	..	-	-	1.9	..	1.9	..	-	-
10.Surgical Instruments	7.3	0.1	7.3	0.1	-	-	16.5	0.2	16.5	0.2	..	..
11.Chemicals and Dyes	49.0	0.6	49.0	0.6	..	..	62.3	0.6	62.3	0.6	..	..
12.Other finished goods	229.1	2.6	229.1	2.7	0.2	0.3	291.1	2.8	291.1	2.8	0.3	0.3
IV. Fixed Assets Including Machinery	1,575.2	18.1	1,574.6	18.4	2.3	3.1	2,167.2	20.7	2,166.3	21.0	3.5	3.4
V. Real Estate	1,406.2	16.2	1,285.1	15.0	4.5	6.1	1,675.5	16.0	1,559.3	15.1	4.3	4.2
VI. Fixed Deposits & Insurance Policies	437.1	5.0	437.0	5.1	0.1	0.2	491.4	4.7	491.3	4.8	0.1	0.1
VII. Others	2,910.2	33.5	2,897.0	33.9	65.7	88.4	3,213.2	30.7	3,208.5	31.0	90.7	90.4
VIII. Unsecured Advances	151.3	1.7	150.0	1.8	..	..	183.1	1.7	182.2	1.8	..	..
Total	8,690.8	100.0	8,553.5	100.0	74.3	100.0	10,463.9	100.0	10,340.4	100.0	100.3	100.0

* All Banks excluding specialised banks

Source: Core Statistics Department. SBP

6.4 Classification of Scheduled Banks' Advances by Size of Account

(End June: Amount in Billion Rupees)

Size of Account (Thousand Rupees)			2021 ^R						2022 ^P					
			All Banks			Commercial Banks*			All Banks			Commercial Banks*		
			No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)
Less Than	10	132.6	0.5	3.8	95.5	0.4	4.3	87.1	0.3	3.7	59.9	0.2	3.7	
	10 to	194.0	3.0	15.5	187.4	2.9	15.4	359.4	6.3	17.5	352.2	6.2	17.5	
	20 to	719.6	15.5	21.6	715.7	15.4	21.6	407.5	9.4	23.1	398.6	9.2	23.1	
	25 to	99.7	2.8	27.8	93.5	2.6	27.8	23.8	0.6	26.7	16.6	0.4	26.8	
	30 to	124.4	4.6	37.1	120.3	4.5	37.1	555.6	18.2	32.7	547.0	17.9	32.6	
	40 to	181.7	8.2	45.2	175.2	7.9	45.1	110.4	5.2	46.9	104.1	4.9	47.0	
	50 to	162.8	8.6	53.0	157.0	8.3	53.0	209.9	12.2	58.2	207.1	12.1	58.3	
	60 to	54.6	3.6	65.2	46.7	3.0	65.3	40.6	2.7	65.7	34.6	2.3	65.9	
	70 to	45.6	3.4	74.2	28.6	2.1	73.9	45.7	3.4	74.3	39.0	2.9	74.1	
	80 to	52.8	4.5	85.6	31.9	2.7	85.7	49.7	4.3	85.9	40.2	3.5	86.1	
	90 to	68.9	6.6	95.9	43.8	4.2	95.9	64.2	6.2	96.3	52.4	5.1	96.5	
	100 to	762.6	106.3	139.4	505.3	69.1	136.8	550.4	79.8	144.9	340.2	48.8	143.4	
	200 to	366.5	88.6	241.8	208.7	49.9	239.3	334.4	79.6	238.2	187.9	43.8	233.3	
	300 to	157.4	54.4	345.9	85.7	29.9	349.2	141.0	48.6	344.9	71.9	24.9	345.8	
	400 to	128.8	57.7	448.3	104.3	46.9	449.7	116.6	51.7	443.9	91.8	40.8	444.5	
	500 to	75.2	40.8	542.1	67.7	36.7	542.8	70.2	38.5	548.4	62.3	34.2	549.3	
	600 to	51.2	33.2	648.5	48.7	31.6	649.0	58.4	38.0	650.1	54.2	35.2	650.6	
	700 to	65.2	49.5	759.4	63.7	48.4	759.6	82.8	62.4	753.1	80.9	60.9	753.3	
	800 to	51.8	44.1	850.6	50.1	42.7	850.8	101.9	86.2	846.6	100.7	85.2	846.7	
	900 to	32.8	31.1	950.3	32.1	30.5	950.5	47.2	44.8	947.2	46.3	43.8	947.1	
	1,000 to	188.8	264.4	1,400.2	186.9	261.6	1,399.8	273.8	382.0	1,395.0	272.0	379.6	1,395.6	
	2,000 to	57.0	140.4	2,461.4	56.4	138.9	2,461.5	68.6	166.4	2,427.0	68.2	165.5	2,427.2	
	3,000 to	23.7	82.0	3,460.6	23.4	81.1	3,460.8	29.9	103.3	3,453.6	29.8	102.9	3,453.4	
	4,000 to	17.5	79.5	4,532.4	17.4	79.0	4,532.7	24.9	111.8	4,496.5	24.7	111.2	4,496.6	
	5,000 to	11.2	60.6	5,400.9	11.2	60.3	5,401.1	18.1	98.1	5,420.2	18.0	97.8	5,420.1	
	6,000 to	7.4	47.6	6,453.9	7.3	47.3	6,453.8	7.6	49.6	6,508.4	7.6	49.5	6,508.6	
	7,000 to	4.7	35.4	7,512.7	4.7	35.0	7,514.2	5.8	43.4	7,506.2	5.8	43.2	7,507.3	
	8,000 to	4.3	36.6	8,482.5	4.3	36.4	8,481.8	5.6	47.9	8,510.7	5.6	47.7	8,510.8	
	9,000 to	4.7	45.1	9,548.0	4.7	44.9	9,548.2	5.2	50.1	9,596.3	5.2	49.9	9,596.6	
	10,000 to	43.9	1,325.9	30,200.4	43.8	1,324.0	30,228.0	50.9	1,568.5	30,800.4	50.8	1,567.0	30,820.6	
	100,000 to	8.1	1,722.1	212,076.7	8.1	1,721.9	212,084.9	9.5	1,998.3	211,350.7	9.5	1,998.2	211,358.2	
	500,000 and above	2.3	4,284.0	1,883,083.5	2.3	4,283.0	1,883,471.8	2.7	5,246.3	1,953,913.7	2.7	5,245.5	1,954,362.3	
Total			3,901.9	8,690.8	2,227.3	3,232.4	8,553.5	2,646.2	3,959.3	10,463.9	2,642.8	3,387.8	10,340.4	3,052.3

The upper limits of the range is exclusive of amounts e.g Rs.30 thousand to 40 thousand stands for Rs.30 thousand and over but less than Rs.40 thousand

Source: Core Statistics Department, SBP

* All Banks excluding specialised banks

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

(End June: Billion Rupees)

Category of Deposit Holders	All Deposits		Current Deposits		Call Deposits		Other Deposits		Saving Deposits		Fixed Deposits	
	2021 ^R	2022 ^P	2021 ^R	2022 ^P	2021 ^R	2022 ^P	2021 ^R	2022 ^P	2021 ^R	2022 ^P	2021 ^R	2022 ^P
1. FOREIGN CONSTITUENTS	408.3	607.4	217.1	315.7	0.8	1.9	3.4	14.9	145.6	210.5	41.4	64.5
1) Official	59.3	97.0	21.0	38.8	..	..	-	-	28.5	44.9	9.8	13.2
2) Business	101.7	138.7	78.4	101.0	0.1	0.1	2.2	12.6	16.7	13.8	4.3	11.1
3) Personal	247.3	371.7	117.8	175.9	0.7	1.7	1.2	2.3	100.3	151.7	27.3	40.1
2. DOMESTIC CONSTITUENTS	18,726.7	21,365.9	6,418.2	7,501.2	286.6	340.2	442.9	521.0	8,057.0	8,922.0	3,522.1	4,081.6
I. GOVERNMENT	2,801.0	3,286.2	345.4	407.7	40.2	42.2	335.1	370.3	1,231.9	1,372.5	848.4	1,093.5
A. Federal Government	1,659.0	2,020.1	192.6	254.9	31.0	28.0	289.5	322.1	662.2	757.8	483.7	657.2
B. Provincial Governments	1,006.9	1,114.5	136.3	139.8	9.2	14.2	45.6	48.1	455.2	480.4	360.7	432.1
C. Local Bodies	135.1	151.6	16.5	13.0	..	..	..	..	114.5	134.3	4.0	4.2
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,274.1	1,403.8	75.4	95.6	22.0	26.3	80.1	107.6	411.9	393.3	684.7	781.0
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	868.1	1,053.9	62.9	84.3	13.0	8.1	2.5	3.4	635.8	829.9	153.9	128.2
MFIs and DFIs	45.6	55.3	4.9	4.1	..	..	..	1.1	20.8	26.1	19.9	24.1
Others	822.5	998.6	58.0	80.3	13.0	8.0	2.5	2.4	615.0	803.8	134.0	104.1
IV. PRIVATE SECTOR (BUSINESS)	4,245.3	4,902.5	1,836.7	2,169.5	127.9	163.6	6.5	10.6	1,430.4	1,659.9	843.8	898.8
A. Agriculture, forestry and fishing	225.9	197.8	78.1	80.7	2.8	4.5	0.3	0.3	127.9	98.0	16.8	14.2
B. Mining and quarrying	176.1	214.7	32.3	31.7	2.2	23.5	0.4	..	54.1	83.5	87.2	76.0
C. Manufacturing	1,213.2	1,457.2	465.2	589.9	40.0	44.3	3.1	0.8	347.7	448.3	357.2	373.9
D. Electricity, gas, steam and air conditioning supply	164.7	289.4	42.8	49.3	2.4	1.0	0.2	0.9	102.6	197.4	16.6	40.8
E. Water supply; sewerage, waste management and remediation activities	7.5	10.7	3.8	5.5	0.7	0.7	-	-	2.0	2.6	1.0	1.9
F. Construction	446.0	437.5	223.3	224.1	25.1	26.8	0.1	0.2	141.2	120.8	56.4	65.7
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	680.8	761.4	412.9	490.0	17.9	24.2	..	..	194.5	191.1	55.5	56.1
H. Transportation and storage	126.7	259.8	51.0	91.3	1.3	3.2	0.5	0.4	43.9	117.8	30.0	47.1
I. Accommodation and food service activities	20.1	25.0	9.2	12.0	0.6	0.7	..	0.2	6.3	7.5	4.1	4.7
J. Information and communication	160.4	175.4	48.7	64.5	1.6	2.7	0.1	4.7	68.9	73.9	41.0	29.6
K. Real estate activities	169.5	220.9	89.8	122.3	7.0	9.9	..	..	44.1	41.2	28.6	47.6
L. Professional, scientific and technical activities	112.5	124.7	58.2	57.2	1.0	1.1	..	..	32.3	43.1	21.0	23.3
M. Administrative and support service activities	101.8	97.0	48.1	61.8	15.0	4.3	..	..	29.9	22.7	8.8	8.1
N. Education	101.0	105.8	32.9	29.2	3.1	5.0	..	..	38.2	43.1	26.6	28.5
O. Human health and social work activities	76.5	76.3	22.7	23.7	1.7	1.3	..	..	32.8	30.2	19.3	21.0
P. Arts, entertainment and recreation	2.3	3.2	0.7	1.0	..	..	-	-	0.9	0.4	0.7	1.7
Q. Other service activities	460.3	445.7	217.2	235.4	5.5	10.4	1.7	3.1	162.9	138.2	72.9	58.6
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	455.6	562.5	69.9	88.3	6.9	8.3	0.2	0.1	175.3	194.7	203.3	271.1
VI. PERSONAL	9,035.5	10,091.0	4,013.8	4,634.0	64.0	79.7	14.6	24.4	4,159.5	4,450.1	783.7	902.9
VII. OTHER	47.2	66.0	14.1	21.7	12.8	12.1	3.8	4.6	12.3	21.7	4.2	6.0
Total	19,135.0	21,973.4	6,635.3	7,816.9	287.4	342.1	446.3	535.9	8,202.6	9,132.5	3,563.5	4,146.0
Growth (%)	18.1	14.8	21.0	17.8	25.6	19.0	32.9	20.1	17.4	11.3	12.5	16.3
As % of GDP (mp)	34.3	32.8	11.9	11.7	0.5	0.5	0.8	0.8	14.7	13.6	6.4	6.2

Source: Core Statistics Department. SBP

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

6.6 Scheduled Banks' Deposits Distributed by Type of Accounts

(End June: Accounts and Average per account in Thousand, Amount in Billion Rupees)

Types of Accounts	2019			2020			2021 ^R			2022 ^P		
	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
Current Deposits	33,374.0	4,911.7	147.2	37,916.6	5,485.7	144.7	41,613.4	6,635.3	159.5	47,035.1	7,816.9	166.2
Call Deposits	471.3	186.5	395.8	342.8	228.8	667.3	313.4	287.4	917.1	378.3	342.1	904.3
Other Deposit Accounts	259.1	193.5	746.9	43.8	335.7	7,657.3	38.3	446.3	11,640.6	148.1	535.9	3,619.5
Saving Deposits	17,968.5	5,911.6	329.0	19,945.9	6,987.4	350.3	20,173.1	8,202.6	406.6	19,065.8	9,132.5	479.0
Fixed Deposits	2,061.5	2,833.6	1,374.5	1,706.6	3,167.8	1,856.2	897.6	3,563.5	3,970.2	895.9	4,146.0	4,627.8
Less than 6 months	417.7	1,267.0	3,033.0	513.2	1,209.9	2,357.8	80.7	1,538.1	19,066.4	108.2	1,746.2	16,144.9
For 6 months and over												
but less than 1 year	170.5	438.1	2,569.6	165.3	416.0	2,516.7	37.9	398.2	10,500.6	47.8	440.0	9,207.9
For 1 year and over												
but less than 2 years	410.1	850.3	2,073.3	434.6	1,208.0	2,779.3	276.6	1,282.2	4,636.0	364.9	1,569.6	4,301.2
For 2 years and over												
but less than 3 years	93.0	33.8	363.1	72.7	44.7	614.8	32.2	53.0	1,643.4	35.4	30.9	872.2
For 3 years and over												
but less than 4 years	114.4	79.7	696.6	70.3	90.7	1,289.9	40.9	87.7	2,145.8	63.8	87.2	1,367.3
For 4 years and over												
but less than 5 years	65.5	2.9	44.1	66.2	6.0	90.2	29.5	13.3	452.9	21.4	5.7	267.5
For 5 years and over	790.3	161.9	204.9	384.4	192.6	501.2	399.8	191.0	477.6	254.4	266.4	1,047.1
All Deposits	54,134.4	14,037.0	259.3	59,955.8	16,205.4	270.3	63,035.8	19,135.0	303.6	67,523.1	21,973.4	325.4
Growth (%)												
Current Deposits	11.1	11.0	(0.1)	13.6	11.7	(1.7)	9.8	21.0	10.1	13.0	17.8	4.2
Call Deposits	49.6	(21.0)	(47.2)	(27.3)	22.6	68.6	(8.6)	25.6	37.4	20.7	19.0	(1.4)
Other Deposit Accounts	1,339.5	138.6	(83.3)	(83.1)	73.5	925.3	(12.6)	32.9	52.0	286.2	20.1	(68.9)
Saving Deposits	(16.2)	9.2	30.3	11.0	18.2	6.5	1.2	17.4	16.0	(5.5)	11.3	17.8
Fixed Deposits	58.1	13.7	(28.1)	(17.2)	11.8	35.0	(47.4)	12.5	113.7	(0.2)	16.3	16.6
Less than 6 months	(29.9)	37.7	96.5	22.8	(4.5)	(22.3)	(84.3)	27.1	707.6	34.1	13.5	(15.3)
For 6 months and over												
but less than 1 year	27.2	10.1	(13.7)	(3.1)	(5.1)	(2.1)	(77.0)	(4.3)	316.9	26.0	10.5	(12.3)
For 1 year and over												
but less than 2 years	72.3	(7.2)	(46.2)	6.0	42.1	34.1	(36.3)	6.1	66.6	31.9	22.4	(7.2)
For 2 years and over												
but less than 3 years	85.9	16.0	(37.4)	(21.8)	32.3	69.3	(55.6)	18.6	167.3	10.0	(41.6)	(46.9)
For 3 years and over												
but less than 4 years	81.7	35.4	(26.0)	(38.6)	13.8	85.2	(41.8)	(3.2)	66.2	56.0	(0.6)	(36.3)
For 4 years and over												
but less than 5 years	142.7	(70.5)	(87.7)	1.0	106.4	104.4	(55.5)	123.5	402.0	(27.4)	(57.1)	(40.9)
For 5 years and over	303.2	0.8	(75.0)	(51.4)	19.0	144.6	4.0	(0.9)	(4.7)	(36.4)	39.5	119.2
All Deposits	1.9	11.0	8.9	10.8	15.4	4.2	5.2	18.1	12.2	7.1	14.8	7.2

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

Source: Core Statistics Department, SBP

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

(Billion Rupees)

Provinces/Regions	Categories	Jun-21 ^R			Dec-21 ^R			Jun-22 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	19.2	389.1	408.3	25.7	476.7	502.4	30.3	577.2	607.4
	Govt.	94.8	2,706.2	2,801.0	77.3	2,918.6	2,995.8	80.1	3,206.0	3,286.2
	NFPSEs	8.6	1,265.5	1,274.1	9.5	1,329.7	1,339.2	11.9	1,391.9	1,403.8
	NBFCs & Fin Aux.	6.1	862.0	868.1	3.4	1,007.7	1,011.0	2.3	1,051.6	1,053.9
	Private Sector	332.7	3,912.6	4,245.3	321.4	4,096.4	4,417.8	342.2	4,560.2	4,902.5
	Trust Fund	10.1	445.5	455.6	11.5	505.8	517.3	13.5	549.0	562.5
	Personal	1,477.2	7,558.3	9,035.5	1,520.8	7,923.0	9,443.9	1,600.0	8,491.1	10,091.0
	Others	10.1	37.1	47.2	7.3	32.1	39.4	9.9	56.1	66.0
	Total	1,958.7	17,176.4	19,135.0	1,976.9	18,290.0	20,266.9	2,090.3	19,883.1	21,973.4
Punjab	Foreign	14.6	138.4	153.0	19.2	172.8	192.0	23.2	205.3	228.5
	Govt.	19.9	1,146.6	1,166.5	17.7	1,237.3	1,255.0	20.6	1,388.2	1,408.8
	NFPSEs	2.7	523.1	525.7	2.5	481.8	484.3	4.5	560.6	565.1
	NBFCs & Fin Aux.	1.7	66.2	67.9	0.7	85.0	85.7	0.3	77.3	77.6
	Private Sector	189.2	1,726.0	1,915.2	192.8	1,743.2	1,936.0	195.4	1,835.8	2,031.1
	Trust Fund	5.0	161.3	166.3	6.7	172.7	179.4	7.8	199.9	207.6
	Personal	839.3	3,739.3	4,578.5	848.3	3,952.3	4,800.6	888.2	4,242.1	5,130.3
	Others	1.0	11.7	12.7	1.4	8.6	9.9	1.4	10.2	11.6
	Total	1,073.3	7,512.6	8,585.8	1,089.4	7,853.5	8,942.9	1,141.3	8,519.3	9,660.6
Sindh	Foreign	0.3	180.7	181.0	0.3	226.5	226.8	0.3	274.3	274.6
	Govt.	20.2	377.0	397.2	11.5	460.7	472.2	11.4	504.5	515.9
	NFPSEs	4.0	433.1	437.1	5.0	476.9	481.9	5.4	454.7	460.1
	NBFCs & Fin Aux.	2.5	756.2	758.7	1.1	871.6	872.7	..	932.7	932.7
	Private Sector	55.6	1,456.6	1,512.1	57.3	1,613.1	1,670.4	60.1	1,838.3	1,898.4
	Trust Fund	1.5	185.7	187.2	1.6	241.9	243.4	1.2	253.7	254.9
	Personal	131.9	2,321.5	2,453.3	130.6	2,376.9	2,507.5	136.2	2,532.6	2,668.8
	Others	0.3	5.6	5.9	0.1	6.4	6.5	0.1	7.2	7.3
	Total	216.3	5,716.3	5,932.6	207.3	6,274.0	6,481.3	214.8	6,798.0	7,012.7
Khyber Pakhtunkhwa	Foreign	2.3	9.0	11.3	3.3	10.8	14.1	3.3	14.6	17.9
	Govt.	13.1	379.8	392.9	17.5	360.7	378.2	16.0	350.5	366.5
	NFPSEs	0.6	29.0	29.5	0.5	25.5	26.1	0.5	41.2	41.7
	NBFCs & Fin Aux.	0.3	3.2	3.4	..	2.5	2.5	..	2.0	2.1
	Private Sector	35.2	131.1	166.3	30.2	127.0	157.1	38.1	175.9	214.0
	Trust Fund	2.0	8.7	10.7	1.5	8.1	9.6	2.4	13.0	15.4
	Personal	243.2	534.4	777.7	269.5	607.6	877.1	280.9	644.0	924.9
	Others	1.2	12.8	14.0	0.9	10.2	11.2	1.8	22.1	23.9
	Total	298.0	1,108.0	1,405.9	323.4	1,152.5	1,475.9	343.0	1,263.3	1,606.3
Balochistan	Foreign	..	0.5	0.5	..	0.9	0.9	..	1.0	1.1
	Govt.	20.7	106.0	126.7	16.6	119.2	135.9	16.8	128.6	145.4
	NFPSEs	0.7	17.9	18.6	0.8	13.5	14.3	0.7	19.0	19.6
	NBFCs & Fin Aux.	..	0.1	0.1	..	0.6	0.6	-	0.2	0.2
	Private Sector	14.0	66.8	80.8	16.0	65.9	81.9	20.8	76.3	97.2
	Trust Fund	0.3	3.8	4.1	0.1	3.8	3.9	0.1	5.5	5.6
	Personal	50.5	148.7	199.3	56.4	148.4	204.8	64.6	168.9	233.4
	Others	7.2	0.6	7.8	3.6	0.7	4.3	5.5	1.0	6.6
	Total	93.5	344.4	437.9	93.5	353.0	446.6	108.6	400.5	509.1
Islamabad	Foreign	0.3	55.9	56.2	0.3	60.4	60.7	0.2	74.0	74.1
	Govt.	9.8	653.3	663.1	4.1	701.9	705.9	3.4	795.3	798.6
	NFPSEs	..	259.1	259.1	0.2	325.5	325.8	0.3	306.2	306.5
	NBFCs & Fin Aux.	..	23.6	23.6	0.3	35.4	35.6	-	27.9	27.9
	Private Sector	3.4	496.2	499.6	2.4	506.3	508.8	2.7	595.1	597.8
	Trust Fund	0.5	84.0	84.6	0.8	77.6	78.5	0.5	74.7	75.2
	Personal	20.6	596.4	617.0	17.8	604.5	622.3	19.2	661.2	680.3
	Others	0.2	5.9	6.1	0.5	6.1	6.6	0.3	15.4	15.7
	Total	34.8	2,174.6	2,209.4	26.5	2,317.7	2,344.2	26.4	2,549.7	2,576.1
FATA	Foreign	0.1	0.1	0.2	0.2	..	0.2	0.3	..	0.3
	Govt.	3.8	2.0	5.7	2.9	0.3	3.2	2.8	0.3	3.0
	NFPSEs	0.1	0.1	0.1	..	0.1	0.1	..	..	0.1
	NBFCs & Fin Aux.	..	..	..	..	..	..	..	..	..
	Private Sector	4.0	1.8	5.8	3.9	0.9	4.8	5.8	0.8	6.5
	Trust Fund	..	..	0.1	..	..	..	0.2	..	0.2
	Personal	18.4	9.8	28.2	21.9	8.8	30.7	22.8	9.6	32.5
	Others	0.1	0.3	0.4	0.6	0.1	0.7	0.6	0.1	0.8
	Total	26.4	14.1	40.5	29.5	10.3	39.8	32.5	10.8	43.3

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

(Billion Rupees)

Provinces/Regions	Categories	Jun-21 ^R			Dec-21 ^R			Jun-22 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	..	0.1	0.1	..	0.1	0.1	0.1	0.3	0.3
	Govt.	5.9	20.2	26.1	5.4	18.5	24.0	7.9	14.8	22.7
	NFPSEs	0.2	2.6	2.8	0.1	4.9	5.1	0.1	6.6	6.7
	NBFCs & Fin Aux.	1.5	5.6	7.1	1.3	3.9	5.1	1.9	5.5	7.4
	Private Sector	19.4	6.4	25.8	2.6	9.2	11.8	4.4	6.9	11.3
	Trust Fund	0.1	0.4	0.5	0.2	0.5	0.7	0.5	0.4	0.9
	Personal	14.0	24.8	38.8	14.8	27.5	42.4	16.2	27.8	44.0
	Others	..	..	..	..	..	..	..	0.1	0.1
	Total		41.1	60.1	101.2	24.4	64.8	89.1	31.0	62.4	93.5
AJK	Foreign	1.6	4.3	5.9	2.2	5.2	7.4	2.9	7.7	10.6
	Govt.	1.4	21.3	22.7	1.6	19.9	21.5	1.3	23.8	25.1
	NFPSEs	0.4	0.8	1.2	0.3	1.5	1.8	0.4	3.5	4.0
	NBFCs & Fin Aux.	..	7.2	7.2	..	8.6	8.7	0.1	6.1	6.1
	Private Sector	11.9	27.8	39.7	16.3	30.7	47.0	15.0	31.1	46.1
	Trust Fund	0.7	1.5	2.1	0.6	1.2	1.8	0.9	1.8	2.7
	Personal	159.3	183.4	342.7	161.5	197.0	358.6	171.9	204.9	376.8
	Others	..	0.3	0.3	0.2	..	0.2	0.2	0.1	0.2
	Total		175.3	246.5	421.8	182.9	264.2	447.1	192.6	279.0	471.7

Source: Core Statistics Department, SBP

Outstanding deposits" show position of deposits held by banks at the end of the period (30th June or 31st December). Deposits are the amount held in various types of deposit accounts by bank, such as demand deposits, time and saving deposits. Deposits include all types of deposits excluding interbank deposits, placements and margin deposits (deposits held by banks as collateral against letters of credits, letters of guarantees).

BELOW DEFINITION IS APPLICABLE FOR BOTH TABLES 6.7 AND 6.8

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

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

Government: This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local). Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

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

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

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

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

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

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

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

(Billion Rupees)

Provinces/Regions	Borrowers	Jun-21 ^R			Dec-21 ^R			Jun-22 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	2.8	2.8	-	3.5	3.5	-	4.2	4.2
	Govt.	0.3	994.9	995.2	0.7	979.0	979.6	0.3	1,200.6	1,201.0
	NFPSEs	-	1,104.5	1,104.5	-	1,235.1	1,235.1	-	1,182.3	1,182.3
	NBFCs & Fin Aux.	..	124.5	124.5	..	154.0	154.0	..	182.6	182.7
	Private Sector	244.8	5,314.8	5,559.7	272.4	6,139.8	6,412.3	293.1	6,458.9	6,752.0
	Trust Fund	..	15.0	15.0	..	14.0	14.0	-	15.5	15.5
	Personal	81.5	804.4	885.9	82.0	927.2	1,009.2	81.5	1,041.9	1,123.4
	Others	1.4	1.7	3.1	1.0	1.7	2.6	1.4	1.4	2.9
	Total	328.1	8,362.8	8,690.8	356.1	9,454.3	9,810.3	376.3	10,087.6	10,463.9
Punjab	Foreign	-	-	-	-	..	..	-	-	-
	Govt.	-	623.9	623.9	-	616.4	616.4	-	847.2	847.2
	NFPSEs	-	293.4	293.4	-	340.0	340.0	-	352.3	352.3
	NBFCs & Fin Aux.	-	21.6	21.6	-	26.9	26.9	-	39.3	39.3
	Private Sector	177.6	2,381.1	2,558.7	188.3	2,674.5	2,862.8	204.1	2,773.3	2,977.4
	Trust Fund	..	2.8	2.8	..	2.7	2.7	-	5.5	5.5
	Personal	23.1	282.0	305.1	45.1	348.9	394.0	43.9	384.0	427.9
	Others	..	0.3	0.3	..	0.3	0.3	..	0.3	0.3
	Total	200.7	3,605.2	3,805.9	233.4	4,009.7	4,243.1	248.1	4,401.8	4,649.9
Sindh	Foreign	-	2.8	2.8	-	3.5	3.5	-	3.4	3.4
	Govt.	0.3	307.4	307.7	0.7	280.0	280.6	0.3	292.9	293.2
	NFPSEs	-	488.2	488.2	-	599.3	599.3	-	524.6	524.6
	NBFCs & Fin Aux.	..	77.2	77.2	..	100.3	100.3	..	112.3	112.3
	Private Sector	56.9	2,438.2	2,495.2	66.7	2,847.6	2,914.3	68.0	2,928.4	2,996.3
	Trust Fund	-	4.9	4.9	-	4.0	4.0	-	4.0	4.0
	Personal	47.8	446.4	494.2	16.0	492.8	508.8	16.5	573.1	589.6
	Others	1.1	1.4	2.5	0.2	1.4	1.6	0.2	1.1	1.3
	Total	106.1	3,766.6	3,872.7	83.5	4,328.9	4,412.4	85.0	4,439.7	4,524.7
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	..	..	-	..	..	-	..	..
	NFPSEs	-	25.7	25.7	-	25.1	25.1	-	22.8	22.8
	NBFCs & Fin Aux.	-	0.1	0.1	-	0.1	0.1	-	0.1	0.1
	Private Sector	5.4	39.0	44.4	7.9	55.4	63.3	11.1	80.3	91.4
	Trust Fund	-	0.2	0.2	-	0.2	0.2	-	0.3	0.3
	Personal	3.2	25.6	28.8	8.2	29.4	37.6	8.5	27.7	36.2
	Others	-	-	-	0.5	-	0.5	0.9	-	0.9
	Total	8.6	90.5	99.1	16.6	110.1	126.7	20.5	131.1	151.6
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	3.0	3.0	-	2.7	2.7	-	2.6	2.6
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2.6	4.3	7.0	6.2	5.4	11.6	5.0	6.1	11.1
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	4.6	4.4	9.0	9.0	4.4	13.4	8.6	4.6	13.2
	Others	0.3	-	0.3	0.3	-	0.3	0.3	-	0.3
	Total	7.5	11.7	19.3	15.5	12.5	28.0	13.9	13.3	27.2
Islamabad	Foreign	-	-	-	-	-	-	-	0.8	0.8
	Govt.	-	60.6	60.6	-	80.0	80.0	-	57.9	57.9
	NFPSEs	-	297.0	297.0	-	270.7	270.7	-	282.6	282.6
	NBFCs & Fin Aux.	-	25.7	25.7	-	26.8	26.8	-	31.0	31.0
	Private Sector	0.6	444.8	445.4	0.5	550.3	550.8	0.5	647.8	648.3
	Trust Fund	-	7.1	7.1	-	7.1	7.1	-	5.8	5.8
	Personal	0.6	38.2	38.7	0.7	44.9	45.6	0.7	45.3	46.0
	Others	-	-	-	-	-	-	-	-	-
	Total	1.2	873.3	874.5	1.2	979.9	981.0	1.2	1,071.2	1,072.4
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.2	0.1	0.3	0.2	0.1	0.3	0.4	..	0.4
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.2	0.5	0.7	0.3	0.2	0.5	0.5	0.2	0.6
	Others	-	-	-	-	-	-	-	-	-
	Total	0.4	0.6	1.0	0.6	0.3	0.9	0.9	0.2	1.1

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

(Billion Rupees)

Provinces/Regions	Borrowers	Jun-21 ^R			Dec-21 ^R			Jun-22 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	0.2	0.2	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1.0	1.8	2.8	1.3	2.0	3.3	2.1	1.6	3.8
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.8	2.6	3.4	0.1	0.5	0.6	0.2	0.7	1.0
	Others	-	-	-	-	-	-	-	-	-
Total		1.8	4.6	6.5	1.4	2.5	3.9	2.3	2.4	4.7
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.5	5.5	6.0	1.3	4.4	5.7	1.8	21.6	23.4
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1.2	4.7	5.9	2.5	6.0	8.5	2.6	6.3	8.9
	Others	-	-	-	-	-	-	-	-	-
Total		1.7	10.2	11.9	3.9	10.4	14.3	4.4	27.9	32.2

Source: Core Statistics Department, SBP

Outstanding Advances means the advances/loans recoverable at the end of the period (30th June or 31st December). Advances includes all type of advances except interbank placements and is the amount of money borrowed from banks for a period of time at a rate of interest and at terms of repayments as agreed between the borrower and the banks backed by a collateral. Data on **Outstanding Advances** is based on disbursements by the bank branches located in the respective regions and place of actual utilization for these advances may be different from the place of disbursements. The regional position may not reflect the true picture since offices of large companies operating in different regions might have used banking facilities located in different regions.

6.9 Province/Region-wise Disbursement & Utilization of Advances

(Billion Rupees)

Period	Province/ Region	Disbursements	(%)	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
				Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	(%)	
Jan-Jun 2021	Punjab	6,077.5	39.16	5,868.7	96.6	208.9	3.4	364.0	6,232.7	40.2	102.6
	Sindh	8,129.3	52.38	7,795.8	95.9	333.6	4.1	188.2	7,984.0	51.4	98.2
	KPK	82.8	0.53	78.3	94.5	4.6	5.5	70.2	148.4	1.0	179.2
	Balochistan	28.3	0.18	25.6	90.6	2.7	9.4	50.3	76.0	0.5	268.5
	Islamabad	1,176.2	7.58	935.7	79.6	240.5	20.4	114.5	1,050.2	6.8	89.3
	FATA	0.3	0.00	0.3	88.3	..	11.7	0.1	0.4	..	116.4
	Gilgit-Baltistan	6.0	0.04	5.7	95.6	0.3	4.4	..	5.7	..	95.8
	AJK	19.1	0.12	18.9	99.2	0.2	0.8	3.2	22.2	0.1	116.1
Total		15,519.6	100.00	14,729.0	94.9	790.6	5.1	790.6	15,519.6	100.00	
Jul-Dec 2021	Punjab	6,931.9	35.80	6,681.41	96.39	250.53	3.61	597.57	7,278.98	37.59	105.01
	Sindh	10,759.2	55.57	10,211.73	94.91	547.44	5.09	193.77	10,405.50	53.74	96.71
	KPK	116.1	0.60	101.31	87.23	14.84	12.77	81.69	183.00	0.95	157.56
	Balochistan	27.4	0.14	25.21	92.16	2.14	7.84	86.00	111.22	0.57	406.55
	Islamabad	1,501.8	7.76	1,194.50	79.54	307.25	20.46	157.86	1,352.36	6.98	90.05
	FATA	0.6	0.00	0.47	86.07	0.08	13.93	2.82	3.29	0.02	597.70
	Gilgit-Baltistan	7.5	0.04	7.09	94.95	0.38	5.05	0.07	7.15	0.04	95.83
	AJK	17.7	0.09	17.58	99.54	0.08	0.46	2.96	20.55	0.11	116.32
Total		19,362.0	100.00	18,239.31	94.20	1,122.74	5.80	1,122.74	19,362.04	100.00	
Jan-Jun 2022P	Punjab	8,609.72	39.49	8,441.68	98.05	168.03	1.95	345.80	8,787.48	40.30	102.06
	Sindh	11,187.72	51.31	10,978.35	98.13	209.37	1.87	136.40	11,114.75	50.98	99.35
	KPK	121.73	0.56	114.93	94.41	6.80	5.59	95.13	210.06	0.96	172.55
	Balochistan	17.21	0.08	16.93	98.38	0.28	1.62	54.48	71.41	0.33	414.94
	Islamabad	1,840.83	8.44	1,539.73	83.64	301.10	16.36	45.71	1,585.44	7.27	86.13
	FATA	0.44	0.00	0.35	79.60	0.09	20.40	0.04	0.39	0.00	87.78
	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	7.47	27.10	0.12	137.60
Total		21,804.31	100.00	21,118.47	96.85	685.84	3.15	685.84	21,804.31	100.00	

Source: Core Statistics Department, SBP

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

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

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

“Place of Utilization” refers to the place where the funds are being utilized by borrower.

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

(Billion Rupees)

Place of disbursement	Place of Utilization	Jan-Jun		Jul-Dec		Jan-Jun	
		2021		2021		2022 ^P	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	5,868.7	96.6	6,681.4	96.4	8,441.7	98.1
	Sindh	106.0	1.7	103.0	1.5	108.4	1.3
	KPK	8.3	0.1	8.5	0.1	14.4	0.2
	Balochistan	1.0	..	0.7	..	0.4	-
	Islamabad	91.9	1.5	136.1	2.0	38.1	0.4
	Fata	0.1	..	..	..	..	-
	Gilgit-Baltistan	..	..	..	..	0.1	-
	AJK	1.5	..	2.2	..	6.7	0.1
Punjab Total		6,077.5	100.0	6,931.9	100.0	8,609.7	100.0
Sindh	Punjab	235.3	2.9	400.2	3.7	107.2	1.0
	Sindh	7,795.8	95.9	10,211.7	94.9	10,978.4	98.1
	KPK	28.6	0.4	40.7	0.4	43.5	0.4
	Balochistan	48.9	0.6	84.9	0.8	53.7	0.5
	Islamabad	19.2	0.2	18.3	0.2	3.9	..
	FATA	-	-	2.8	..	..	-
	Gilgit-Baltistan	..	..	..	..	0.8	..
	AJK	1.4	..	0.6	..	0.4	-
Sindh Total		8,129.3	100.0	10,759.2	100.0	11,187.7	100.0
KPK	Punjab	0.8	1.0	10.6	9.1	3.1	2.5
	Sindh	0.7	0.9	1.1	0.9	..	..
	KPK	78.3	94.5	101.3	87.2	114.9	94.4
	Balochistan	..	..	..	..	-	-
	Islamabad	2.9	3.5	3.0	2.6	3.6	3.0
	FATA	..	..	..	..	..	-
	Gilgit-Baltistan	-	-	-	-	..	-
	AJK	0.1	0.1	0.1	0.1	0.1	0.1
KPK Total		82.8	100.0	116.1	100.0	121.7	100.0
Balochistan	Punjab	..	..	-	-	..	..
	Sindh	2.7	9.4	2.1	7.8	0.3	1.6
	KPK	-	-	-	-	..	..
	Balochistan	25.6	90.6	25.2	92.2	16.9	98.4
	Islamabad	..	..	-	-	-	-
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		28.3	100.0	27.4	100.0	17.2	100.0
Islamabad	Punjab	127.8	10.9	186.8	12.4	235.5	12.8
	Sindh	78.8	6.7	87.5	5.8	27.7	1.5
	KPK	33.2	2.8	32.4	2.2	37.2	2.0
	Balochistan	0.4	..	0.4	..	0.4	..
	Islamabad	935.7	79.6	1,194.5	79.5	1,539.7	83.6
	FATA	..	..	..	..	..	-
	Gilgit-Baltistan	..	..	..	..	..	-
	AJK	0.2	..	0.1	..	0.3	..
Islamabad Total		1,176.2	100.0	1,501.8	100.0	1,840.8	100.0
FATA	Punjab	-	-	-	-	..	1.5
	Sindh	-	-	-	-	-	-
	KPK	..	5.9	0.1	12.6	0.1	17.7
	Balochistan	-	-	-	-	-	-
	Islamabad	..	5.9	..	1.3	..	1.3
	FATA	0.3	88.3	0.5	86.1	0.3	79.6
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
FATA Total		0.3	100.0	0.6	100.0	0.4	100.0
Gilgit-Baltistan	Punjab	..	..	..	0.2	..	..
	Sindh	..	..	..	-	..	-
	KPK	..	0.1	-	-	..	-
	Balochistan	..	0.4	..	0.1	..	0.3
	Islamabad	0.2	3.9	0.4	4.8	0.1	1.2
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	5.7	95.6	7.1	94.9	6.9	98.6
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		6.0	100.0	7.5	100.0	7.0	100.0
AJK	Punjab	..	0.2	..	0.1	..	..
	Sindh	..	..	..	-	..	..
	KPK	..	..	..	..	..	..
	Balochistan	..	..	..	..	..	..
	Islamabad	0.1	0.6	0.1	0.3	..	0.3
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	18.9	99.2	17.6	99.5	19.6	99.7
AJK Total		19.1	100.0	17.7	100.0	19.7	100.0
Grand Total		15,519.6		19,362.0		21,804.3	

Source: Core Statistics Department, SBP

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

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

(Billion Rupees)

Place of Utilization	Place of Disbursement	Jan-Jun 2021		Jul-Dec 2021		Jan-Jun 2022 ^P	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	5,868.7	94.2	6,681.4	91.8	8,441.7	96.1
	Sindh	235.3	3.8	400.2	5.5	107.2	1.2
	KPK	0.8	..	10.6	0.1	3.1	..
	Balochistan	..	..	-	-	..	-
	Islamabad	127.8	2.1	186.8	2.6	235.5	2.7
	FATA	-	-	-	-	..	-
	Gilgit-Baltistan	..	..	..	..	..	-
Punjab Total		6,232.7	100.0	7,279.0	100.0	8,787.5	100.0
Sindh	Punjab	106.0	1.3	103.0	1.0	108.4	1.0
	Sindh	7,795.8	97.6	10,211.7	98.1	10,978.4	98.8
	KPK	0.7	..	1.1	..	..	-
	Balochistan	2.7	..	2.1	..	0.3	-
	Islamabad	78.8	1.0	87.5	0.8	27.7	0.3
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
Sindh Total		7,984.0	100.0	10,405.5	100.0	11,114.7	100.0
KPK	Punjab	8.3	5.6	8.5	4.7	14.4	6.8
	Sindh	28.6	19.3	40.7	22.3	43.5	20.7
	KPK	78.3	52.7	101.3	55.4	114.9	54.7
	Balochistan	-	-	-	-	..	-
	Islamabad	33.2	22.4	32.4	17.7	37.2	17.7
	FATA	..	..	0.1	..	0.1	..
	Gilgit-Baltistan	..	..	-	-	..	-
KPK Total		148.4	100.0	183.0	100.0	210.1	100.0
Balochistan	Punjab	1.0	1.3	0.7	0.6	0.4	0.6
	Sindh	48.9	64.4	84.9	76.3	53.7	75.2
	KPK	..	..	..	..	-	-
	Balochistan	25.6	33.7	25.2	22.7	16.9	23.7
	Islamabad	0.4	0.5	0.4	0.3	0.4	0.5
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	..	..	..	..
Balochistan Total		76.0	100.0	111.2	100.0	71.4	100.0
Islamabad	Punjab	91.9	8.8	136.1	10.1	38.1	2.4
	Sindh	19.2	1.8	18.3	1.4	3.9	0.2
	KPK	2.9	0.3	3.0	0.2	3.6	0.2
	Balochistan	..	..	-	-	-	-
	Islamabad	935.7	89.1	1,194.5	88.3	1,539.7	97.1
	FATA	..	..	..	..	..	-
	Gilgit-Baltistan	0.2	..	0.4	..	0.1	..
Islamabad Total		1,050.2	100.0	1,352.4	100.0	1,585.4	100.0
FATA	Punjab	0.1	17.0	..	..	..	0.4
	Sindh	-	-	2.8	85.1	..	1.2
	KPK	..	6.2	..	0.4	..	1.3
	Balochistan	-	-	-	-	-	-
	Islamabad	..	1.0	..	0.1	..	6.4
	FATA	0.3	75.9	0.5	14.4	0.3	90.7
	Gilgit-Baltistan	-	-	-	-	-	-
FATA Total		0.4	100.0	3.3	100.0	0.4	100.0
Gilgit Baltistan	Punjab	..	0.1	..	0.7	0.1	0.7
	Sindh	..	..	..	..	0.8	9.8
	KPK	-	-	-	-	..	..
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.1	..	0.2	..	0.2
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	5.7	99.7	7.1	99.1	6.9	89.3
Gilgit-Baltistan Total		5.7	100.0	7.2	100.0	7.7	100.0
AJK	Punjab	1.5	6.7	2.2	10.5	6.7	24.7
	Sindh	1.4	6.5	0.6	2.7	0.4	1.5
	KPK	0.1	0.4	0.1	0.6	0.1	0.2
	Balochistan	-	-	-	-	-	-
	Islamabad	0.2	1.0	0.1	0.6	0.3	1.1
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
AJK Total		22.2	100.0	20.5	100.0	27.1	100.0
Grand Total		15,519.6		19,362.0		21,804.3	

Source: Core Statistics Department, SBP

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

6.12 Scheduled Banks' Deposits Distributed by Size of Account

(End June: Amount in Billion Rupees)

Size of Account (Thousand Rupees)	2019			2020			2021			2022 ^P			
	No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)	
Less Than	5	5,149	10.3	2.0	8,351	12.4	1.5	9,116	10.9	1.2	9,418	13.0	1.4
5 to	10	1,981	14.5	7.3	1,596	11.9	7.5	1,217	9.0	7.4	1,470	10.6	7.2
10 to	20	2,771	41.7	15.1	2,768	41.7	15.1	3,009	45.6	15.2	2,445	36.8	15.0
20 to	25	1,395	31.3	22.4	1,471	33.2	22.6	1,479	33.3	22.5	1,451	32.8	22.6
25 to	30	1,440	39.6	27.5	1,669	45.8	27.4	1,490	41.1	27.6	1,380	38.0	27.5
30 to	40	3,347	117.7	35.2	3,136	109.8	35.0	2,947	103.6	35.2	2,966	103.5	34.9
40 to	50	3,596	161.5	44.9	3,671	165.8	45.2	3,259	146.7	45.0	3,257	146.9	45.1
50 to	60	3,244	178.1	54.9	3,399	186.7	54.9	3,469	190.3	54.9	3,847	210.8	54.8
60 to	70	3,169	205.1	64.7	3,235	210.1	64.9	3,224	209.9	65.1	3,549	230.7	65.0
70 to	80	2,722	203.9	74.9	3,068	230.0	75.0	2,999	224.7	74.9	3,139	235.4	75.0
80 to	90	2,317	196.4	84.8	2,570	218.1	84.9	2,605	221.1	84.8	2,940	249.8	85.0
90 to	100	2,343	222.1	94.8	2,340	222.1	94.9	2,428	230.4	94.9	2,504	237.4	94.8
100 to	200	12,035	1,685.0	140.0	12,672	1,780.5	140.5	13,653	1,933.3	141.6	14,934	2,118.5	141.9
200 to	300	3,851	928.5	241.1	4,298	1,037.7	241.4	5,215	1,262.8	242.1	6,398	1,556.8	243.3
300 to	400	1,665	573.1	344.3	1,914	658.4	344.0	2,330	800.2	343.5	2,591	891.4	344.1
400 to	500	800	356.1	444.9	970	432.8	446.2	1,153	513.1	445.1	1,432	636.0	444.1
500 to	600	470	257.1	547.2	576	313.8	545.2	747	407.0	544.8	843	459.6	545.4
600 to	700	303	195.7	645.3	382	246.7	645.1	502	324.3	646.5	531	343.4	646.8
700 to	800	191	142.8	747.8	267	199.3	747.4	326	243.5	746.9	392	292.8	746.9
800 to	900	164	138.8	848.0	202	171.1	846.3	244	207.1	847.2	276	232.9	845.3
900 to	1,000	121	115.1	949.2	163	154.3	945.5	185	175.8	948.6	198	187.2	947.5
1,000 to	2,000	590	810.1	1,372.8	689	950.1	1,379.5	790	1,084.0	1,372.0	867	1,195.0	1,378.0
2,000 to	3,000	185	441.6	2,383.9	213	514.2	2,413.3	250	607.0	2,426.3	271	658.0	2,429.8
3,000 to	4,000	86	294.2	3,416.5	90	310.8	3,435.2	110	376.5	3,414.9	120	411.7	3,433.6
4,000 to	5,000	37	164.7	4,441.2	50	222.8	4,444.3	60	267.4	4,449.7	65	289.2	4,424.8
5,000 to	6,000	27	145.2	5,397.7	40	214.9	5,368.5	49	266.4	5,395.4	44	235.7	5,390.9
6,000 to	7,000	17	109.3	6,431.3	23	147.0	6,416.7	29	186.8	6,460.5	32	202.7	6,408.2
7,000 to	8,000	13	98.2	7,443.3	15	111.8	7,452.0	20	149.9	7,469.3	23	172.5	7,479.0
8,000 to	9,000	11	93.9	8,457.2	13	113.3	8,473.1	15	125.8	8,463.6	15	126.0	8,434.5
9,000 to	10,000	8	71.3	9,393.3	10	93.2	9,444.9	13	119.3	9,460.1	11	105.1	9,475.4
10,000 to	100,000	76	1,885.0	24,901.9	80	2,041.8	25,509.1	88	2,249.6	25,584.9	100	2,563.5	25,624.1
100,000 to	1,000,000	9	2,291.4	255,824.1	11	2,857.2	252,114.1	12	3,284.1	270,917.5	13	3,613.7	268,138.3
1,000,000 and over	1	1,817.5	2,493,172.2	1	2,146.2	2,507,219.2	1	3,084.5	2,768,876.6	2	4,135.7	2,746,171.8	
Total	54,134	14,037	259.3	59,956	16,205.4	270.3	63,036	19,135.0	303.6	67,523	21,973.4	325.4	

The upper limits of the range is exclusive of amounts e.g. Rs.30 thousand to 40 thousand stands for Rs.30 thousand

Source: Core Statistics Department, SBP

and over but less than Rs.40 thousand.

6.13 Weighted Average Lending & Deposit Rates

(Percent per annum)

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Jul - 2021																
Public	8.89	9.28	8.91	9.30	7.96	7.96	9.27	9.28	4.04	4.27	5.79	5.79	4.22	4.51	5.83	5.82
Private	8.10	8.21	8.25	8.38	7.78	7.78	8.28	8.29	3.08	3.05	5.64	5.62	3.39	3.37	5.49	5.47
Foreign	7.95	7.95	7.95	7.95	7.95	7.98	8.12	8.14	3.59	5.08	5.50	5.85	4.56	4.71	5.77	5.94
Specialised	12.79	12.79	12.82	12.82	8.37	8.37	13.23	13.23	2.61	2.61	5.72	5.72	5.15	5.15	5.90	5.90
All Banks	8.13	8.24	8.27	8.40	7.82	7.83	8.51	8.53	3.23	3.27	5.66	5.66	3.58	3.61	5.57	5.56
Aug - 2021																
Public	8.30	8.78	8.34	8.84	7.96	7.97	9.27	9.29	3.64	3.85	5.58	5.58	4.02	4.33	5.76	5.75
Private	7.55	7.65	7.67	7.79	7.80	7.81	8.30	8.32	2.98	2.92	5.73	5.69	3.45	3.42	5.54	5.52
Foreign	8.05	8.05	8.05	8.05	8.00	8.03	8.19	8.22	2.90	4.17	5.26	5.75	4.44	4.59	5.75	5.95
Specialised	12.91	12.91	12.91	12.91	8.41	8.41	13.21	13.21	2.78	2.78	5.75	5.75	5.18	5.18	5.91	5.91
All Banks	7.59	7.69	7.70	7.83	7.84	7.85	8.53	8.55	3.07	3.08	5.69	5.68	3.58	3.61	5.59	5.58
Sep - 2021																
Public	8.34	8.46	8.47	8.61	7.49	7.49	8.69	8.69	4.32	4.75	5.80	5.80	4.06	4.38	5.80	5.79
Private	7.89	8.11	8.03	8.29	7.77	7.79	8.22	8.26	3.42	3.39	5.94	5.92	3.48	3.45	5.61	5.59
Foreign	8.00	8.00	8.00	8.00	8.01	8.04	8.20	8.23	3.38	4.83	5.64	6.01	4.62	4.77	5.92	6.08
Specialised	12.72	12.72	12.72	12.72	8.56	8.56	13.19	13.19	4.16	4.16	5.74	5.74	5.14	5.14	5.90	5.90
All Banks	7.91	8.13	8.05	8.30	7.73	7.74	8.36	8.39	3.51	3.54	5.92	5.91	3.62	3.65	5.66	5.65
Oct - 2021																
Public	8.35	8.74	8.37	8.79	8.26	8.27	9.58	9.61	5.34	5.48	5.95	5.95	4.29	4.65	5.99	5.98
Private	8.22	8.44	8.35	8.59	7.82	7.82	8.29	8.32	3.99	3.98	5.99	5.98	3.52	3.50	5.69	5.67
Foreign	8.27	8.27	8.27	8.27	8.26	8.29	8.44	8.47	4.83	5.58	5.82	6.15	4.96	5.14	6.01	6.23
Specialised	13.63	13.63	13.63	13.63	7.91	7.91	13.24	13.24	4.53	4.53	5.96	5.96	5.34	5.34	6.12	6.12
All Banks	8.24	8.45	8.36	8.60	7.91	7.92	8.57	8.60	4.29	4.32	5.97	5.97	3.71	3.75	5.76	5.75
Nov - 2021																
Public	8.63	9.49	8.66	9.56	8.25	8.24	9.55	9.56	4.62	4.97	6.19	6.19	4.34	4.64	6.05	6.04
Private	8.69	8.77	8.82	8.91	7.94	7.93	8.43	8.42	3.77	3.72	6.34	6.29	3.68	3.66	5.95	5.94
Foreign	8.48	8.48	8.49	8.49	8.45	8.48	8.62	8.64	3.82	4.95	5.73	6.37	4.86	5.20	6.04	6.51
Specialised	15.14	15.14	15.15	15.15	8.39	8.39	13.51	13.51	3.78	3.78	6.02	6.02	5.35	5.35	6.12	6.12
All Banks	8.70	8.80	8.81	8.94	8.01	8.00	8.68	8.68	3.87	3.89	6.29	6.28	3.84	3.88	5.98	5.97
Dec - 2021																
Public	9.79	9.63	9.95	9.94	8.93	8.90	10.23	10.23	6.50	6.91	7.54	7.50	4.80	5.31	7.23	7.20
Private	9.63	9.60	9.84	9.82	8.62	8.59	9.11	9.09	5.56	5.51	7.52	7.47	4.43	4.40	7.21	7.19
Foreign	10.35	10.35	10.35	10.35	9.48	9.50	9.67	9.69	6.38	6.61	7.67	7.88	5.66	5.83	7.63	7.84
Specialised	16.84	16.84	16.85	16.85	9.27	9.27	14.31	14.31	5.74	5.74	8.27	8.27	6.92	6.92	8.23	8.23
All Banks	9.67	9.63	9.87	9.86	8.69	8.67	9.36	9.35	5.76	5.78	7.53	7.49	4.53	4.61	7.22	7.21

6.13 Weighted Average Lending & Deposit Rates

(Percent per annum)

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Jan - 2022																
Public	10.54	10.99	10.61	11.16	9.35	9.34	10.78	10.78	8.20	8.33	8.77	8.76	6.16	6.46	8.35	8.34
Private	10.78	10.99	11.01	11.25	9.32	9.31	9.87	9.88	5.93	5.92	8.02	8.02	4.76	4.74	7.72	7.72
Foreign	10.87	10.87	10.87	10.87	10.61	10.64	10.81	10.84	5.88	7.32	7.99	8.49	6.21	6.52	8.11	8.48
Specialised	17.37	17.37	17.37	17.37	10.08	10.08	14.88	14.88	5.11	5.11	8.51	8.51	7.37	7.37	8.49	8.49
All Banks	10.78	11.00	11.00	11.26	9.34	9.34	10.09	10.10	6.34	6.39	8.19	8.19	5.08	5.12	7.88	7.88
Feb - 2022																
Public	10.46	10.69	10.55	10.88	9.98	9.98	11.34	11.34	6.74	7.11	8.33	8.30	5.89	6.20	8.04	8.03
Private	10.32	10.47	10.48	10.66	9.46	9.46	10.03	10.04	4.88	4.85	8.33	8.31	4.73	4.72	7.78	7.78
Foreign	10.72	10.82	10.72	10.82	10.78	10.81	10.98	11.01	4.79	6.61	8.61	8.61	6.37	6.48	8.56	8.56
Specialised	17.25	17.25	17.25	17.25	10.41	10.41	15.32	15.32	3.72	3.72	8.70	8.70	7.40	7.40	8.51	8.51
All Banks	10.34	10.50	10.50	10.68	9.58	9.59	10.33	10.34	5.09	5.12	8.34	8.32	5.00	5.04	7.86	7.85
Mar - 2022																
Public	11.60	11.91	11.77	12.14	9.27	9.26	11.23	11.24	5.94	6.28	8.67	8.65	5.70	6.05	8.10	8.09
Private	10.51	10.76	10.69	10.96	9.65	9.65	10.29	10.30	5.02	4.99	8.60	8.58	4.72	4.70	7.99	7.99
Foreign	11.20	11.29	11.20	11.29	11.06	11.08	11.23	11.26	4.32	6.67	7.72	8.68	6.02	6.38	8.16	8.69
Specialised	17.51	17.51	17.52	17.52	11.02	11.02	15.72	15.72	5.54	5.54	8.41	8.41	7.19	7.19	8.55	8.55
All Banks	10.59	10.83	10.77	11.03	9.61	9.60	10.52	10.53	5.10	5.15	8.59	8.59	4.94	4.98	8.02	8.02
Apr - 2022																
Public	12.55	12.73	12.72	12.96	9.70	9.70	11.53	11.53	7.34	7.60	9.27	9.24	6.26	6.49	8.39	8.36
Private	11.84	11.98	11.99	12.16	10.38	10.36	10.98	10.97	5.62	5.55	9.28	9.22	4.96	4.93	8.26	8.25
Foreign	12.02	12.02	12.02	12.02	11.88	11.90	12.07	12.09	5.43	7.15	8.30	9.22	6.48	6.87	8.57	9.05
Specialised	18.34	18.34	18.34	18.34	10.31	10.31	16.46	16.46	6.62	6.62	8.60	8.60	7.33	7.33	8.66	8.66
All Banks	11.87	12.01	12.03	12.19	10.26	10.25	11.13	11.13	5.78	5.77	9.25	9.22	5.24	5.26	8.30	8.29
May - 2022																
Public	12.88	12.95	12.96	13.04	10.58	10.58	12.22	12.22	9.10	9.70	10.96	10.92	7.21	7.80	10.04	10.01
Private	12.89	13.04	13.08	13.26	10.79	10.79	11.43	11.43	7.74	7.71	10.45	10.41	5.88	5.85	9.72	9.70
Foreign	13.55	13.60	13.56	13.60	12.99	13.02	13.20	13.23	7.07	9.43	9.56	11.21	7.56	8.37	9.83	11.06
Specialised	20.59	20.59	20.59	20.59	11.45	11.45	17.31	17.31	6.59	6.59	10.97	10.97	9.27	9.27	10.76	10.76
All Banks	12.91	13.06	13.09	13.28	10.78	10.78	11.64	11.64	7.99	8.09	10.54	10.53	6.18	6.26	9.80	9.80
Jun - 2022																
Public	13.19	13.13	13.33	13.29	10.78	10.78	12.74	12.73	9.91	10.26	12.15	12.14	7.81	8.62	11.42	11.40
Private	13.61	13.74	13.84	14.03	11.46	11.40	12.14	12.09	8.52	8.49	11.82	11.80	6.69	6.67	11.09	11.07
Foreign	14.77	14.77	14.78	14.78	13.87	13.91	14.11	14.15	7.94	9.41	11.73	12.38	8.90	9.29	11.71	12.25
Specialised	20.29	20.29	20.52	20.52	12.11	12.11	18.48	18.48	7.67	7.67	12.57	12.57	10.27	10.27	12.52	12.52
All Banks	13.63	13.76	13.86	14.03	11.37	11.32	12.31	12.28	8.79	8.86	11.90	11.89	6.96	7.08	11.18	11.17

Notes:

Source: Core Statistics Department. SBP

1. Gross Disbursement: Gross Disbursements include the amount disbursed against fresh loans and the loan re-priced, renewed or rolled over during the month. However, in case of running finance the disbursed amount means the maximum amount availed by the borrower at any point of time during the month.
2. Outstanding Position: The loans and advances recoverable from borrowers at the end of the month.
3. Fresh Deposits: Fresh Deposits include outstanding position of fresh deposits (new accounts) mobilized during the month and deposits re-priced or rolled over during the month.
4. Outstanding Deposits: The deposits held within the banks at the end of the month.
5. Loans & advances and deposits include interbank placements as well.

6.14 Non-Performing Loans

(End Period Billion Rupees)

Banks	NPLs*					
	30-06-2017	30-06-2018	30-06-2019	30-06-2020	30-06-2021	30-06-2022
All Banks & DFIs	630.5	638.3	783.0	863.7	867.3	893.2
All Banks	614.8	623.6	768.0	846.6	850.8	878.5
Commercial Banks	562.5	562.1	697.3	767.6	794.5	833.8
Public Sector Commercial Banks	187.6	188.0	226.1	267.2	286.7	305.4
Local Private Banks	372.0	371.3	468.3	497.7	505.4	526.5
Foreign Banks	2.9	2.8	2.8	2.8	2.4	1.9
Specialised Banks	52.3	61.5	70.7	78.9	56.3	44.8
DFIs	15.7	14.7	15.0	17.1	16.5	14.6

(End Period Billion Rupees)

Banks	Net NPLs*						Net NPLs to Net Loans (%)*					
	30-06-2017	30-06-2018	30-06-2019	30-06-2020	30-06-2021	30-06-2022	30-06-2017	30-06-2018	30-06-2019	30-06-2020	30-06-2021	30-06-2022
All Banks & DFIs	104.1	84.9	170.8	161.0	99.5	75.7	1.7	1.2	2.1	2.0	1.1	0.7
All Banks	100.1	80.6	166.2	155.5	95.4	73.9	1.6	1.1	2.1	1.9	1.1	0.7
Commercial Banks	66.9	39.9	120.0	115.3	71.7	54.6	1.1	0.6	1.5	1.5	0.8	0.5
Public Sector Commercial Banks	28.5	11.1	27.5	42.4	25.8	25.0	2.5	0.8	1.8	2.8	1.6	1.3
Local Private Banks	38.5	29.0	92.7	73.2	46.3	30.1	0.8	0.5	1.5	1.2	0.7	0.3
Foreign Banks	(0.0)	(0.2)	(0.2)	(0.3)	(0.4)	(0.5)	(0.0)	(0.3)	(0.2)	(0.3)	(0.5)	(0.5)
Specialised Banks	33.2	40.7	46.2	40.2	23.7	19.2	21.9	27.0	33.2	36.1	22.6	19.6
DFIs	4.0	4.3	4.6	5.5	4.1	1.8	5.3	5.5	5.4	5.7	3.6	1.2

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

Source: Financial Stability Department, SBP

6.15 Electronic Banking Statistics

Product/Item	FY18	FY19	FY20	FY21	FY22
Number in Actual					
1. Banking Infrastructure					
Number of Banks' Branches [#]	14,970	15,598	16,067	16,308	17,031
Real Time Online Branches (RTOB)	14,850	15,481	15,922	16,170	16,603
Automated Teller Machines (ATM)	14,019	14,722	15,612	16,355	17,133
Point of Sale (POS)	53,511	56,911	49,067	71,907	104,865
2. Payment Cards (Total Cards)	40,918,993	42,237,999	42,814,427	45,936,349	42,440,696
Credit Cards	1,453,867	1,589,120	1,655,030	1,720,949	1,799,702
Debit Cards	21,712,069	24,831,777	26,698,046	29,849,278	30,162,289
Proprietary ATMs only Cards	8,586,819	8,485,391	6,943,385	5,771,429	42,144
Pre-Paid Cards	234,098	228,417	134,586	127,670	109,010
Social Welfare Cards	8,932,140	7,103,294	7,383,380	8,467,023	10,327,551
3. Registered Users (Total)	29,433,957	38,653,491	44,758,205	49,548,267	56,060,486
Internet Banking Users	3,113,728	3,278,611	3,983,235	5,239,301	8,369,872
Mobile Phone Banking Users	3,385,889	5,626,137	8,451,997	10,872,844	12,339,053
Call Center / IVR Users	26,484,765	29,748,743	32,322,973	33,436,122	35,351,561
4. Number of e-Merchants Registered with Banks	1,094	1,362	1,707	3,003	4,887
(Number in Thousands & Amount in Million Rs.)					
5. E-Banking Financial Transactions					
Number of Transactions	756,401	869,767	905,939	1,183,148	1,611,820
Amount	47,403,741	58,820,699	65,987,325	86,482,286	137,857,101
5.1 ATM Transactions					
Number of Transactions	470,571	523,291	512,093	598,662	692,264
Amount	5,549,353	6,399,557	6,429,418	8,075,088	9,626,930
i. Cash Withdrawal					
Number of Transactions	446,694	498,714	492,724	577,257	670,647
Amount	4,838,294	5,669,020	5,833,752	7,292,440	8,699,189
ii. Cash and Instrument Deposits*					
Number of Transactions	350	470	534	978	1,262
Amount	12,133	20,245	27,422	83,203	129,780
iii. Deposit of Payment Instrument					
Number of Transactions	29	29	29	23	-
Amount	538	621	626	531	-
iv. Utility Bills Payment					
Number of Transactions	6,160	7,933	5,992	5,369	5,523
Amount	13,601	20,545	18,354	21,340	28,184
v. A/c to A/c Funds Transfer					
Number of Transactions	9,301	8,723	6,270	6,184	5,233
Amount	304,068	340,003	225,953	243,331	245,693
vi. Third Party A/c to A/c Funds Transfer					
Number of Transactions	8,037	7,422	6,544	8,774	9,599
Amount	380,718	349,122	323,310	434,674	524,083
5.2 POS Transactions					
Number of Transactions	63,494	72,372	70,338	89,013	137,552
Amount	297,028	366,199	364,229	452,249	707,384
5.3 RTOB Transactions					
Number of Transactions	165,674	187,387	173,712	186,570	207,167
Amount	39,857,737	49,430,653	54,433,236	67,308,358	105,308,775
i. Real Time Cash Withdrawals					
Number of Transactions	34,480	37,076	35,824	40,264	45,077
Amount	2,927,127	3,559,484	4,461,075	6,157,255	8,456,774
ii. Real Time Cash Deposits					
Number of Transactions	75,850	89,003	82,483	86,852	93,619
Amount	7,815,791	9,790,722	10,906,656	14,056,243	17,870,031
iii. Real Time A/c to A/c Funds Transfer					
Number of Transactions	55,344	61,309	55,405	59,454	68,471
Amount	29,114,819	36,080,448	39,065,506	47,094,860	78,981,969

6.15 Electronic Banking Statistics

Product/Item	FY18	FY19	FY20	FY21	FY22
5.4 Mobile Banking Transactions					
Number of Transactions	21,767	41,070	82,760	193,421	387,521
Amount	409,825	866,846	1,763,621	4,915,215	11,850,738
i. Payment Through Mobile					
Number of Transactions	905	2,318	4,969	7,883	22,371
Amount	16,663	114,393	224,558	590,234	1,010,089
ii. Utility Bills Payment					
Number of Transactions	10,089	18,752	34,426	60,082	74,996
Amount	10,529	20,580	43,497	106,189	174,279
iii. A/c to A/c Funds Transfer					
Number of Transactions	5,790	10,920	20,179	38,890	82,046
Amount	186,199	364,709	730,185	1,702,832	4,743,004
iv. Third Party A/c to A/c Funds Transfer					
Number of Transactions	4,984	9,079	23,186	86,566	208,108
Amount	196,434	367,164	765,381	2,515,960	5,923,366
5.5 Call Centers /IVR Banking Transactions					
Number of Transactions	293	276	200	167	146
Amount	8,736	9,175	9,260	8,119	7,004
i. Payment Through Call Centre					
Number of Transactions	180	182	150	123	98
Amount	7,081	7,267	7,355	6,252	5,787
ii. Utility Bills Payment					
Number of Transactions	86	69	27	26	38
Amount	882	1,058	451	453	719
iii. A/c to A/c Funds Transfer					
Number of Transactions	26	23	22	17	10
Amount	720	814	1,426	1,399	493
iv. Third Party A/c to A/c Funds Transfer					
Number of Transactions	2	1	1	1	0
Amount	52	36	28	15	4
5.6 Internet Banking Transactions					
Number of Transactions	31,179	39,714	56,632	93,443	141,719
Amount	1,262,385	1,722,181	2,952,690	5,661,312	10,249,912
i. Payment Through Internet					
Number of Transactions	2,518	2,925	3,178	4,929	5,577
Amount	446,763	453,593	569,929	672,294	1,248,486
ii. Utility Bills Payment					
Number of Transactions	10,953	12,552	13,487	16,944	20,559
Amount	29,699	63,693	150,116	464,463	583,144
iii. A/c to A/c Funds Transfer					
Number of Transactions	7,740	9,331	22,258	32,748	48,194
Amount	323,838	437,501	1,208,467	2,084,210	3,884,433
iv. Third Party A/c to A/c Funds Transfer					
Number of Transactions	9,968	14,905	17,709	38,822	67,390
Amount	462,086	767,394	1,024,178	2,440,346	4,533,848
5.7 e-Commerce Transactions					
Number of Transactions	3,422	5,657	10,205	21,864	45,454
Amount	18,677	26,088	34,871	60,599	105,972
6. E-Banking Non-Financial Transactions('000)	334,834	486,909	585,697	1,053,471	1,668,380
ATMs	125,352	168,213	99,363	120,992	131,318
Internet Banking	99,761	111,782	126,307	201,808	414,761
Mobile Phone Banking	93,724	189,060	339,636	714,114	1,103,111
Call Centers Banking	15,997	17,855	20,391	16,557	19,191
7. Paper Based Transactions					
Number of Transactions('000)	466,505	465,314	424,643	395,781	391,910
Amount (Billion Rupees)	150,362	145,854	131,194	151,615	190,393
8. PRISM System					
Number of Transactions (Actual)	1,689,609	2,486,676	2,606,861	4,131,398	4,372,870
Amount (Billion Rupees)	361,048	398,169	394,293	444,528	681,581
8.1 Securities Settlement					
Number of Transactions (Actual)	63,473	62,315	83,147	76,715	91,745
Amount (Billion Rupees)	256,358	274,900	262,659	302,892	484,128
8.2 Interbank Funds Transfer					
Number of Transactions (Actual)	230,416	272,001	290,909	314,781	347,062
Amount (Billion Rupees)	65,616	76,285	80,422	83,092	107,983
8.3 3rd Party Customers Transfers					
Number of Transactions (Actual)	1,334,110	2,091,223	2,173,789	3,679,819	3,872,371
Amount (Billion Rupees)	24,551	31,353	35,547	41,552	66,828
8.4 Retail Cheques Clearing					
Number of Transactions (Actual)	61,610	61,137	59,016	60,083	61,692
Amount (Billion Rupees)	14,523	15,630	15,665	16,992	22,641

Source: Payment Systems Policy & Oversight Department SBP

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

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

6.16 Islamic Banking Statistics

(Amount in Million Rupees, Accounts in numbers)

Item	2020		2021 ^R		2022 ^P
	Jun	Dec	Jun	Dec	Jun
Deposits					
No. of Accounts	7,149,774.0	7,804,175.0	7,922,609.0	9,107,869.0	9,795,027.0
Amount	2,907,895.8	3,346,719.2	3,799,563.8	4,144,543.8	4,747,295.7
Percent to Total ¹ Deposits	17.9	19.3	19.6	20.4	21.6
Financing²					
No. of Accounts	216,823.0	219,943.0	246,820.0	304,714.0	349,474.0
Amount	1,749,960.8	1,932,684.8	2,170,963.2	2,648,860.3	3,017,052.2
Percent to Total ¹ Financing	21.3	22.8	24.1	26.0	27.7
Investment					
Amount	877,949.0	1,199,076.6	1,317,365.7	1,853,099.8	2,758,967.4
Percent to Total ¹ Investment	8.3	10.4	9.6	13.0	15.6
Liabilities/Assets					
Amount	4,511,318.9	5,156,529.2	5,805,672.5	7,229,046.1	6,744,814.4
Percent to Total ¹ Liabilities/Assets	18.9	20.4	20.5	23.8	19.4
Weighted Average Return on					
Advances	10.4	7.7	7.5	8.1	10.8
Deposits	3.1	2.8	2.7	3.1	5.2
Selected Ratios					
Ratio of Deposits to Liabilities	64.5	64.9	65.4	57.3	70.4
Ratio of Financing to Assets	38.8	37.5	37.4	36.6	44.7
Ratio of Financing to Deposits	60.2	57.7	57.1	63.9	63.6
Ratio of Investment to Deposits	30.2	35.8	34.7	44.7	58.1
Infrastructure					
Full-fledged Islamic Scheduled Banks	5	5	5	5	5
Pakistani	5	5	5	5	5
Foreign	-	-	-	-	-
Full-fledged Islamic Scheduled Banks Branches	1,654	1,680	1,677	1,747	1,775
Pakistani	1,654	1,680	1,677	1,747	1,775
Foreign	-	-	-	-	-
Stand-alone Branches of Existing Scheduled Banks	1,460	1,615	1,751	2,137	2,237
Pakistani	1,460	1,615	1,751	2,137	2,237
Foreign	-	-	-	-	-
Total Islamic Branches	3,114	3,295	3,428	3,884	4,012

1. Total includes all scheduled banks

Source: Core Statistics Department. SBP

2. Financing = Advances + Bills

6.17 Scheduled Banks operating in Pakistan

As on 30th June, 2022

Bank Name	Total Branches*	Website
A. Public Sector Commercial Banks	2,767	
1 First Women Bank Ltd.	43	www.fwbl.com.pk
2 National Bank of Pakistan	1,513	www.nbp.com.pk
3 Sindh Bank Ltd.	322	www.sindhbankltd.com
4 The Bank of Khyber	216	www.bok.com.pk
5 The Bank of Punjab	673	www.bop.com.pk
B. Local Private Banks	12,062	
1 Al Baraka Bank (Pakistan) Ltd.	164	www.albaraka.com.pk
2 Allied Bank Ltd.	1,423	www.abl.com
3 Askari Bank Ltd.	503	www.askaribank.com.pk
4 Bank Al-Falah Ltd.	812	www.bankalfalah.com
5 Bank Al-Habib Ltd.	986	www.bankalhabib.com
6 Bank Islami Pakistan Ltd.	266	www.bankislami.com.pk
7 Dubai Islamic Bank Pakistan Ltd	235	www.dibpak.com
8 Faysal Bank Ltd.	631	www.faysalbank.com
9 Habib Bank Ltd.	1,676	www.hbl.com
10 Habib Metropolitan Bank Ltd	465	www.habibmetro.com
11 JS Bank Ltd.	272	www.jsbl.com
12 MCB Bank Ltd.	1,428	www.mcb.com.pk
13 MCB Islamic Bank Ltd.	179	www.mcbislamicbank.com
14 Meezan Bank Ltd.	931	www.meezanbank.com
15 Samba Bank Ltd.	44	www.samba.com.pk
16 Silkbank Ltd.	111	www.silkbank.com.pk
17 Soneri Bank Ltd.	365	www.soneribank.com
18 Standard Chartered Bank (Pakistan) Ltd.	40	www.sc.com/pk
19 Summit Bank Ltd.	193	www.summitbank.com.pk
20 United Bank Ltd.	1,338	www.ubldirect.com
C. Foreign Banks	9	
1 Bank of China Ltd.	1	www.boc.cn/en/
2 Citibank N.A	3	www.citibank.com.pk
3 Deutsche Bank AG	2	www.db.com/pakistan
4 Industrial and Commercial Bank of China Ltd.	3	www.icbc-ltd.com/ICBCLtd/en/
D. Specialized Banks	665	
1 SME Bank Ltd.	13	www.smebank.org
2 The Punjab Provincial Cooperative Bank Ltd.	151	www.ppcbl.com.pk
3 Zarai Taraqiati Bank Ltd.	501	www.ztbl.com.pk
Commercial Banks (A+B+C)	14,838	
All Scheduled Banks (A+B+C+D)	15,503	

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

Source: Core Statistics Department.

6.18 Microfinance Banks operating in Pakistan

As on 30th June, 2022

Bank Name	Total Branches	Website
1 Khushhali bank Ltd.	214	www.khushhalibank.com.pk
2 The First Microfinance Bank Ltd.	185	www.fmfb.pk
3 U Microfinance Bank Ltd.	246	www.ubank.com.pk
4 Pak Oman Microfinance Bank Ltd.	51	www.pomicro.com
5 FINCA Microfinance Bank Ltd.	131	www.finca.pk
6 Apna Microfinance Bank	117	www.apnabank.com.pk
7 Telenor Microfinance Bank	62	www.telenor.com
8 NRSP Microfinance Bank Ltd.	148	www.nrspbank.com
9 Mobilink Microfinance Bank Ltd.	107	www.mobilinkbank.com
10 Advans Pakistan Microfinance Bank Ltd.	18	www.advanspakistan.com
11 Sindh Microfinance Bank	19	www.sindhmf.com
All Microfinance Banks	1,298	