

Banking System

6.1 Scheduled Banks' Liabilities and Assets

(End June: Billion Rupees)		
	Amount	% of Total
Item	2023 ^P	2023 ^P
Assets	41,190	100.00
I. Currency and Deposits	3,146	7.64
1. Currency	606	1.47
2. Transferable Deposits	2,235	5.43
3. Restricted/ compulsory deposits	67	0.16
4 Other Deposits	237	0.58
II. Securities(other than shares)	20,972	50.92
1. Short-term	5,222	12.68
2. Long-term	15,750	38.24
III. Loans extended (Advances)	13,555	32.91
1. Short-term	8,029	19.49
A) Money at call	174	0.42
B) Reverse Repo	640	1.55
C) Bills purchased and discounted	370	0.90
D) Other short-term loans	6,844	16.62
2. Long-term	5,527	13.42
IV. Shares and other equity	572	1.39
1. Quoted	189	0.46
2. Non quoted	379	0.92
3. Investment fund shares	4	0.01
V. Insurance Technical Reserve	-	-
VI. Financial Derivatives	13	0.03
VII. Other accounts receivable	1,704	4.14
1. Trade credit and advances	-	-
2. Others	1,704	4.14
A) Dividends receivable resident sector	0	0.00
B) Settlement accounts resident sector	34	0.08
C) Items in the process of collection	1	0.00
D) Miscellaneous assets residents sector	1,661	4.03
E) Other non- resident accounts receivable	8	0.02
VIII. Non-financial assets	1,227	2.98
1. Produced assets	907	2.20
A) Tangible fixed assets	799	1.94
a) Dwellings	151	0.37
i) Building on freehold land	6	0.01
ii) Building on leasehold land	145	0.35
b) Other buildings and structures	307	0.75
i) Building on freehold land	91	0.22
ii) Building on leasehold land	216	0.52
c) Machinery and equipment	278	0.68
i) Transport equipments	23	0.05
ii) Furniture & Fixtures	37	0.09
iii) Office equipments	164	0.40
iv) Other machinery & equipments	55	0.13
d) Other tangible fixed assets n.e.s	63	0.15
B) Intangible fixed assets	100	0.24
a) Computer software	65	0.16
b) Other intangible fixed assets n.e.s	35	0.09
C) Inventories	8	0.02
D) Valuables	-	-
2. Non-produced assets	320	0.78
A) Tangible non-produced assets	298	0.72
a) Land	196	0.48
i) Land underlying Buildings and structures	196	0.48
1. Freehold land	79	0.19
2. Leasehold land	117	0.28
ii) Recreational land	-	-
iii) Other land n.e.s	-	-
b) Other tangible non-produced assets n.e.s	102	0.25
B) Intangible non-produced assets	22	0.05
a) Leases and other transferable contracts	16	0.04
b) Purchased goodwill	2	0.01
c) Other intangible non-produced assets n.e.s	3	0.01

6.1 Scheduled Banks' Liabilities and Assets

(End June: Billion Rupees)

Item	Amount		% of Total	
	2023 ^P	2023 ^P	2023 ^P	2023 ^P
Liabilities	41,190	100.00		
I. Deposits	26,363	64.00		
1. Transferable Deposits	21,071	51.15		
2. Restricted/ compulsory deposits	576	1.40		
3. Other deposits	4,717	11.45		
II. Securities (other than shares bonds/ debentures etc.)	129	0.31		
1. Short-term	-	-		
2. Long-term	129	0.31		
III. Loans (Borrowings)	9,081	22.05		
1. Short-term	8,211	19.93		
A) Money at call	147	0.36		
B) Repurchase agreements (Repo)	6,120	14.86		
C) Other short-term borrowings	1,944	4.72		
2. Long-term borrowings	870	2.11		
IV. Financial Derivatives	35	0.08		
V. Other accounts payable	2,787	6.77		
1. Provision for losses	772	1.87		
A) Provision for loan losses-Specific	692	1.68		
B) Provision for loan losses-General	44	0.11		
C) Provision for other losses	37	0.09		
2. Accumulated Depreciation	346	0.84		
3. Other accounts payable other resident Sectors	1,624	3.94		
A) Dividends payable	10	0.02		
B) Settlement accounts	74	0.18		
C) Items in the process of collection	12	0.03		
D) Miscellaneous liability items	1,529	3.71		
a) Suspense account	94	0.23		
b) Provision for expected costs	140	0.34		
c) Deferred tax liabilities	15	0.04		
d) Accrued wages	9	0.02		
e) Accrued rent	1	0.00		
f) Accrued taxes	535	1.30		
g) Other miscellaneous liability items	735	1.78		
4. Other non- resident accounts payable	44	0.11		
A) Dividends payable non-residents	34	0.08		
B) Settlement accounts non-residents	-	-		
C) Items in the process of collection	-	-		
D) Miscellaneous liability items - non-residents	10	0.03		
VI. Insurance, pension, and standardized guarantee schemes	328	0.80		
VII. Shares and other equity	2,467	5.99		
1. Quoted	399	0.97		
2. Non quoted	264	0.64		
3. Investment fund shares	-	-		
4. Retained earnings	544	1.32		
5. Current year result	499	1.21		
6. General and special reserve	602	1.46		
7. Valuation adjustments	159	0.39		
IX. Contingencies and Commitments	16,842			

Notes:

Source: Core Statistics Department. SBP

- 1: Total advances shown in assets may differ from advances presented in Table 6.2 due to inclusion of interbank advances and accrued interest on advances.
- 2: Total deposits shown in liabilities may differ from deposits presented in Table 6.5 due to inclusion of interbank deposits, placements, margin deposits (deposits held by banks as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.
- 3: This data has been collected on the new format w.e.f. June, 2023.
- 4 Total may differ due to rounding off and percentages (%) are arrived at from original value.

6.2 Classification of Scheduled Banks' Advances by Borrower

(End June: Billion Rupees)

Borrower	2022						2023 ^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
I. FOREIGN CONSTITUENTS	4.2	..	4.2	..	..	..	..	..	..	..	..	..
2. DOMESTIC CONSTITUENTS	10,459.7	100.0	10,336.2	100.0	100.3	100.0	11,807.9	100.0	11,680.1	100.0	453.0	100.0
I. GOVERNMENT	1,201.0	11.5	1,200.2	11.6	1.0	1.0	1,887.3	16.0	1,885.3	16.1	372.3	82.2
A. Federal Government	420.9	4.0	420.9	4.1	1.0	1.0	1,035.3	8.8	1,035.3	8.9	372.3	82.2
B. Provincial Governments	780.0	7.5	779.3	7.5	-	-	852.0	7.2	850.0	7.3	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,182.3	11.3	1,182.3	11.4	-	-	1,657.8	14.0	1,657.8	14.2	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	182.7	1.7	182.4	1.8	-	-	330.0	2.8	329.9	2.8	-	-
MFIs and DFIs	102.4	1.0	102.4	1.0	-	-	217.5	1.8	217.5	1.9	-	-
Others	80.2	0.8	80.0	0.8	-	-	112.5	1.0	112.4	1.0	-	-
IV. PRIVATE SECTOR (BUSINESS)	6,752.0	64.5	6,631.6	64.1	98.7	98.4	6,790.5	57.5	6,667.2	57.1	80.1	17.7
A. Agriculture, forestry and fishing	326.1	3.1	227.7	2.2	0.6	0.6	343.9	2.9	242.1	2.1	4.8	1.0
B. Mining and quarrying	62.6	0.6	62.6	0.6	-	-	77.0	0.7	77.0	0.7	-	-
C. Manufacturing	4,334.7	41.4	4,320.7	41.8	73.5	73.3	4,416.7	37.4	4,403.5	37.7	40.9	9.0
D. Electricity, gas, steam and air conditioning supply	616.2	5.9	616.2	6.0	14.4	14.4	570.5	4.8	570.5	4.9	20.1	4.4
E. Water supply; sewerage, waste management and remediation activities	22.1	0.2	22.1	0.2	-	-	14.5	0.1	14.5	0.1	-	-
F. Construction	187.5	1.8	187.2	1.8	0.2	0.2	190.2	1.6	190.0	1.6	0.2	..
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	507.3	4.8	503.3	4.9	3.8	3.8	434.3	3.7	430.5	3.7	7.4	1.6
H. Transportation and storage	125.4	1.2	122.4	1.2	..	..	117.0	1.0	113.4	1.0	..	..
I. Accommodation and food service activities	40.2	0.4	40.0	0.4	2.0	2.0	36.9	0.3	36.8	0.3	1.6	0.4
J. Information and communication	267.0	2.6	266.9	2.6	2.9	2.9	328.0	2.8	328.0	2.8	5.0	1.1
K. Real estate activities	37.1	0.4	37.1	0.4	-	-	36.3	0.3	36.3	0.3	-	-
L. Professional, scientific and technical activities	49.8	0.5	49.8	0.5	1.3	1.3	58.8	0.5	58.8	0.5	0.2	0.1
M. Administrative and support service activities	53.3	0.5	53.1	0.5	..	..	48.3	0.4	48.0	0.4	..	..
N. Education	36.2	0.3	36.0	0.3	-	-	33.4	0.3	33.3	0.3	-	-
O. Human health and social work activities	18.9	0.2	18.8	0.2	-	-	17.0	0.1	16.9	0.1	-	-
P. Arts, entertainment and recreation	2.8	..	2.8	..	-	-	1.9	..	1.9	..	-	-
Q. Other service activities	64.9	0.6	64.8	0.6	-	-	65.7	0.6	65.7	0.6	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	15.5	0.1	15.5	0.2	-	-	13.6	0.1	13.6	0.1	-	-
VI. PERSONAL	1,123.4	10.7	1,121.5	10.8	0.6	0.6	1,126.5	9.5	1,124.6	9.6	0.6	0.1
A. Bank Employees	222.4	2.1	220.6	2.1	0.4	0.4	266.1	2.3	264.2	2.3	0.5	0.1
B. Consumer Financing	900.1	8.6	900.1	8.7	0.1	0.1	859.7	7.3	859.7	7.4	0.1	..
1) For house building	200.8	1.9	200.8	1.9	0.1	0.1	212.3	1.8	212.3	1.8	0.1	..
2) For transport i.e. purchase of car etc	367.8	3.5	367.8	3.6	..	..	293.7	2.5	293.7	2.5	..	..
3) Credit cards	72.7	0.7	72.7	0.7	-	-	93.8	0.8	93.8	0.8	-	-
4) Consumers durable	7.3	0.1	7.3	0.1	-	-	7.3	0.1	7.3	0.1	-	-
5) Personal loans	251.4	2.4	251.4	2.4	..	..	252.6	2.1	252.6	2.2	..	..
C) Other	0.9	..	0.9	..	-	-	0.7	..	0.7	..	-	-
VII. OTHER	2.9	..	2.6	..	-	-	2.2	..	1.7	..	-	-
Total	10,463.9	100.0	10,340.4	100.0	100.3	100.0	11,807.9	100.0	11,680.2	100.0	453.0	100.0
Growth (%)	20.4		20.9		34.9		12.8		13.0		351.5	
As % of GDP (mp)	15.7		15.5		0.2		13.9		13.8		0.5	

* 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	2022						2023 ^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
I. Gold, Bullion, Gold & Silver												
Ornaments and Precious Metals	91.8	0.9	91.8	0.9	-	-	94.6	0.8	94.6	0.8	-	-
II. Securities, Shares and other												
Financial Instruments:	133.8	1.3	133.8	1.3	-	-	144.6	1.2	144.6	1.2	-	-
A. Quoted on the Stock Exchange	61.0	0.6	61.0	0.6	-	-	74.0	0.6	74.0	0.6	-	-
1.To Stock Brokers and Dealers	25.7	0.2	25.7	0.2	-	-	39.0	0.3	39.0	0.3	-	-
2.To Others	35.3	0.3	35.3	0.3	-	-	35.0	0.3	35.0	0.3	-	-
B. Unquoted on the Stock Exchange	72.9	0.7	72.9	0.7	-	-	70.6	0.6	70.6	0.6	-	-
1.To Stock Brokers and Dealers	13.9	0.1	13.9	0.1	-	-	11.5	0.1	11.5	0.1	-	-
2.To others	58.9	0.6	58.9	0.6	-	-	59.1	0.5	59.1	0.5	-	-
III. Merchandise	2,508.0	24.0	2,507.2	24.2	1.8	1.8	2,777.6	23.5	2,775.6	23.8	2.2	0.5
A. Food Items:	780.6	7.5	779.9	7.5	-	-	819.9	6.9	817.9	7.0	-	-
1.Wheat	329.8	3.2	329.1	3.2	-	-	349.5	3.0	347.5	3.0	-	-
2.Rice and Paddy	89.3	0.9	89.3	0.9	-	-	104.0	0.9	104.0	0.9	-	-
3.Other Grain and Pulses	11.3	0.1	11.3	0.1	-	-	8.3	0.1	8.3	0.1	-	-
4.Edible Oil	77.5	0.7	77.5	0.7	-	-	92.4	0.8	92.4	0.8	-	-
5.Sugar	190.6	1.8	190.6	1.8	-	-	184.1	1.6	184.1	1.6	-	-
6.Kariana and Spices	4.0	..	4.0	..	-	-	2.8	0.0	2.8	0.0	-	-
7.Fish and Fish Preparation	0.4	..	0.4	..	-	-	0.5	0.0	0.5	0.0	-	-
8.Other Food Items	77.7	0.7	77.7	0.8	-	-	78.4	0.7	78.4	0.7	-	-
B. Raw Materials	643.8	6.2	643.8	6.2	0.6	0.6	691.7	5.9	691.7	5.9	1.1	0.2
1.Cotton Raw	160.1	1.5	160.1	1.5	-	-	165.2	1.4	165.2	1.4	-	-
2.Synthetic Fibres	17.0	0.2	17.0	0.2	-	-	14.5	0.1	14.5	0.1	-	-
3.Fertilizers	57.0	0.5	57.0	0.6	-	-	68.3	0.6	68.3	0.6	-	-
4.Petroleum Crude	121.9	1.2	121.9	1.2	..	..	150.0	1.3	150.0	1.3	0.0	0.0
5.Iron and Steel	125.6	1.2	125.6	1.2	-	-	123.2	1.0	123.2	1.1	-	-
6.Wool and Goat Hair	..	..	..	..	-	-	0.0	0.0	0.0	0.0	-	-
7.Hides and Skins	2.8	..	2.8	..	-	-	5.0	0.0	5.0	0.0	-	-
8.Oil Seeds	11.8	0.1	11.8	0.1	-	-	11.0	0.1	11.0	0.1	-	-
9.Pesticides and Insecticides	3.0	..	3.0	..	-	-	6.7	0.1	6.7	0.1	-	-
10.Other Raw Materials	144.6	1.4	144.6	1.4	0.6	0.6	147.8	1.3	147.8	1.3	1.1	0.2
C. Finished/Manufactured Goods	1,083.6	10.4	1,083.6	10.5	1.2	1.1	1,266.0	10.7	1,266.0	10.8	1.0	0.2
1.Cotton Textiles	192.9	1.8	192.9	1.9	0.2	0.2	297.0	2.5	297.0	2.5	0.2	0.0
2.Cotton Yarn	98.0	0.9	98.0	0.9	0.1	0.1	89.5	0.8	89.5	0.8	0.1	0.0
3.Other Textiles	178.3	1.7	178.3	1.7	0.4	0.4	232.4	2.0	232.4	2.0	0.4	0.1
4.Machinery	53.4	0.5	53.4	0.5	..	..	55.3	0.5	55.3	0.5	-	-
5.Handloom Products	0.3	..	0.3	..	-	-	0.1	0.0	0.1	0.0	-	-
6.Carpets and Rugs	1.7	..	1.7	..	-	-	0.9	0.0	0.9	0.0	-	-
7.Readymade Garments	60.6	0.6	60.6	0.6	..	..	93.3	0.8	93.3	0.8	0.0	0.0
8.Cement and Cement Products	126.7	1.2	126.7	1.2	-	-	147.2	1.2	147.2	1.3	-	-
9.Sports Goods	1.9	..	1.9	..	-	-	1.6	0.0	1.6	0.0	-	-
10.Surgical Instruments	16.5	0.2	16.5	0.2	..	..	7.5	0.1	7.5	0.1	-	-
11.Chemicals and Dyes	62.3	0.6	62.3	0.6	..	..	61.6	0.5	61.6	0.5	0.0	0.0
12.Other finished goods	291.1	2.8	291.1	2.8	0.3	0.3	279.6	2.4	279.6	2.4	0.2	0.1
IV. Fixed Assets Including Machinery	2,167.2	20.7	2,166.3	21.0	3.5	3.4	2,160.0	18.3	2,159.4	18.5	2.6	0.6
V. Real Estate	1,675.5	16.0	1,559.3	15.1	4.3	4.2	1,704.8	14.4	1,587.3	13.6	4.5	1.0
VI. Fixed Deposits & Insurance Policies	491.4	4.7	491.3	4.8	0.1	0.1	456.4	3.9	456.4	3.9	0.3	0.1
VII. Others	3,213.2	30.7	3,208.5	31.0	90.7	90.4	4,258.7	36.1	4,254.1	36.4	443.4	97.9
VIII. Unsecured Advances	183.1	1.7	182.2	1.8	..	..	211.2	1.8	208.2	1.8	0.0	0.0
Total	10,463.9	100.0	10,340.4	100.0	100.3	100.0	11,807.9	100.0	11,680.2	100.0	453.0	100.0

* All Banks excluding specialised banks

Source: Core Statistics Department. SBP

6.4 Classification of Scheduled Banks' Advances by Size of Accounts

(End June: Amount in Billion Rupees)

SIZE OF ACCOUNTS (Thousand Rupees)	2023 ^P					
	All Banks			Commercial Banks*		
	No. of Accounts (000)	Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Amount	Average Amount per Account (Rs.000)
Less Than 25	1,126	10.1	9.0	1,098	9.8	8.9
25 to 50	935	33.9	36.3	881	32.0	36.3
50 to 100	460	31.4	68.3	399	26.9	67.5
100 to 150	260	31.8	122.2	196	24.0	122.7
150 to 200	176	30.5	172.9	128	22.2	173.9
200 to 300	355	88.2	248.5	267	67.3	252.0
300 to 400	159	54.3	340.7	102	35.3	347.0
400 to 500	109	48.8	446.6	76	34.2	450.1
500 to 750	293	188.3	642.4	251	163.5	652.0
750 to 1,000	121	107.4	885.2	110	97.8	888.0
1,000 to 2,000	236	329.4	1,396.9	227	318.3	1,401.2
2,000 to 3,000	69	168.3	2,449.5	68	165.7	2,452.7
3,000 to 4,000	29	98.3	3,447.1	28	97.7	3,448.5
4,000 to 5,000	21	93.0	4,514.2	21	92.6	4,513.8
5,000 to 6,000	15	82.8	5,440.8	15	82.7	5,441.2
6,000 to 7,000	11	72.5	6,468.2	11	72.5	6,468.2
7,000 to 8,000	7	55.6	7,467.7	7	55.5	7,467.6
8,000 to 9,000	6	51.9	8,440.8	6	51.9	8,440.8
9,000 to 10,000	7	70.0	9,581.2	7	69.9	9,581.2
10,000 to 100,000	44	1,347.5	30,416.8	44	1,346.6	30,430.5
100,000 to 500,000	9	2,044.0	216,164.1	9	2,043.9	216,171.1
500,000 to 1,000,000	1	999.2	672,400.3	1	999.2	672,400.3
1,000,000 to 5,000,000	1	2,198.1	1,918,026.1	1	2,198.1	1,918,026.1
5,000,000 to 10,000,000	..	668.7	6,429,497.6	..	668.7	6,429,497.6
10,000,000 & Over	..	2,904.0	29,040,368.9	..	2,904.0	29,040,368.9
Total	4,454	11,807.9	2,651.4	3,955	11,680.2	2,953.1

Source: Core Statistics Department, SBP

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

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

(End June: Billion Rupees)

Category of Deposit Holders	All Deposits		Current Deposits		Call Deposits		Other Deposits		Saving Deposits		Fixed Deposits	
	2022	2023 ^P	2022	2023 ^P	2022	2023 ^P	2022	2023 ^P	2022	2023 ^P	2022	2023 ^P
I. FOREIGN CONSTITUENTS	607.4	737.6	315.7	381.6	1.9	3.3	14.9	6.4	210.5	256.2	64.5	90.0
1) Official	97.0	120.8	38.8	49.4	..	0.2	-	-	44.9	57.4	13.2	13.8
2) Business	138.7	163.3	101.0	123.3	0.1	0.2	12.6	6.3	13.8	18.5	11.1	14.9
3) Personal	371.7	453.5	175.9	208.9	1.7	2.9	2.3	0.1	151.7	180.4	40.1	61.3
2. DOMESTIC CONSTITUENTS	21,365.9	23,945.8	7,501.2	8,605.3	340.2	499.8	521.0	674.9	8,922.0	9,799.6	4,081.6	4,366.2
I. GOVERNMENT	3,286.2	3,704.1	407.7	365.9	42.2	85.0	370.3	543.2	1,372.5	1,484.8	1,093.5	1,225.2
A. Federal Government	2,020.1	2,360.6	254.9	233.8	28.0	73.9	322.1	479.7	757.8	794.1	657.2	779.1
B. Provincial Governments	1,114.5	1,185.9	139.8	118.9	14.2	11.1	48.1	63.4	480.4	551.1	432.1	441.5
C. Local Bodies	151.6	157.5	13.0	13.2	..	..	..	0.1	134.3	139.5	4.2	4.6
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,403.8	1,424.5	95.6	138.3	26.3	29.2	107.6	79.2	393.3	378.2	781.0	799.6
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,053.9	905.7	84.3	49.3	8.1	12.2	3.4	6.9	829.9	713.7	128.2	123.6
MFIs and DFIs	55.3	37.6	4.1	4.9	..	0.1	1.1	3.0	26.1	23.2	24.1	6.5
Others	998.6	868.0	80.3	44.4	8.0	12.1	2.4	3.9	803.8	690.5	104.1	117.1
IV. PRIVATE SECTOR (BUSINESS)	4,902.5	5,536.1	2,169.5	2,650.9	163.6	236.9	10.6	5.6	1,659.9	1,801.9	898.8	840.9
A. Agriculture, forestry and fishing	197.8	196.1	80.7	92.7	4.5	4.2	0.3	..	98.0	87.3	14.2	11.9
B. Mining and quarrying	214.7	229.9	31.7	42.2	23.5	20.9	..	-	83.5	87.7	76.0	79.0
C. Manufacturing	1,457.2	1,563.2	589.9	721.7	44.3	65.2	0.8	0.5	448.3	503.5	373.9	272.2
D. Electricity, gas, steam and air conditioning supply	289.4	364.8	49.3	49.2	1.0	6.8	0.9	0.4	197.4	222.1	40.8	86.3
E. Water supply; sewerage, waste management and remediation activities	10.7	13.6	5.5	6.9	0.7	1.3	-	-	2.6	1.5	1.9	3.9
F. Construction	437.5	427.3	224.1	234.9	26.8	35.1	0.2	0.3	120.8	117.2	65.7	39.9
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	761.4	953.2	490.0	632.3	24.2	30.0	..	0.1	191.1	222.6	56.1	68.2
H. Transportation and storage	259.8	427.8	91.3	187.1	3.2	5.4	0.4	0.1	117.8	147.2	47.1	87.9
I. Accommodation and food service activities	25.0	29.8	12.0	14.5	0.7	1.4	0.2	..	7.5	9.9	4.7	4.1
J. Information and communication	175.4	211.3	64.5	118.7	2.7	2.3	4.7	0.3	73.9	67.3	29.6	22.8
K. Real estate activities	220.9	209.2	122.3	101.1	9.9	39.2	..	0.1	41.2	42.4	47.6	26.4
L. Professional, scientific and technical activities	124.7	134.4	57.2	67.8	1.1	1.6	..	..	43.1	44.3	23.3	20.7
M. Administrative and support service activities	97.0	112.3	61.8	74.0	4.3	2.8	..	..	22.7	27.8	8.1	7.6
N. Education	105.8	111.4	29.2	30.0	5.0	8.4	..	0.1	43.1	45.1	28.5	27.7
O. Human health and social work activities	76.3	81.2	23.7	23.6	1.3	1.7	..	..	30.2	34.0	21.0	21.9
P. Arts, entertainment and recreation	3.2	2.5	1.0	1.5	..	0.2	-	..	0.4	0.5	1.7	0.4
Q. Other service activities	445.7	468.2	235.4	252.7	10.4	10.4	3.1	3.8	138.2	141.5	58.6	59.9
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	562.5	615.9	88.3	111.5	8.3	10.2	0.1	..	194.7	211.8	271.1	282.4
VI. PERSONAL	10,091.0	11,695.3	4,634.0	5,277.3	79.7	105.7	24.4	24.7	4,450.1	5,194.3	902.9	1,093.4
VII. OTHER	66.0	64.3	21.7	12.2	12.1	20.6	4.6	15.3	21.7	14.9	6.0	1.2
Total	21,973.4	24,683.4	7,816.9	8,986.9	342.1	503.2	535.9	681.3	9,132.5	10,055.8	4,146.0	4,456.2
Growth (%)	14.8	12.3	17.8	15.0	19.0	47.1	20.1	27.1	11.3	10.1	16.3	7.5
As % of GDP (mp)	33.0	29.2	11.7	10.6	0.5	0.6	0.8	0.8	13.7	11.9	6.2	5.3

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	2020			2021			2022			2023 ^P		
	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
Current Deposits	37,883.3	5,485.7	144.8	41,613.4	6,635.3	159.5	47,035.1	7,816.9	166.2	62,400.7	8,986.9	144.0
Call Deposits	342.8	228.8	667.3	313.4	287.4	917.1	378.3	342.1	904.3	307.8	503.2	1,634.7
Other Deposit Accounts	43.8	335.7	7,657.3	38.3	446.3	11,640.6	148.1	535.9	3,619.5	160.7	681.3	4,239.7
Saving Deposits	19,935.3	6,987.4	350.5	20,173.1	8,202.6	406.6	19,065.8	9,132.5	479.0	21,858.7	10,055.8	460.0
Fixed Deposits	1,705.2	3,167.8	1,857.8	897.6	3,563.5	3,970.2	895.9	4,146.0	4,627.8	857.6	4,456.2	5,196.3
Less than 6 months	512.5	1,209.9	2,360.8	80.7	1,538.1	19,066.4	108.2	1,746.2	16,144.9	104.8	1,462.7	13,958.2
For 6 months and over												
but less than 1 year	165.2	416.0	2,518.5	37.9	398.2	10,500.6	47.8	440.0	9,207.9	38.9	543.6	13,967.5
For 1 year and over												
but less than 2 years	434.1	1,208.0	2,782.6	276.6	1,282.2	4,636.0	364.9	1,569.6	4,301.2	426.3	1,960.5	4,598.7
For 2 years and over												
but less than 3 years	72.6	44.7	614.9	32.2	53.0	1,643.4	35.4	30.9	872.2	22.4	64.6	2,882.2
For 3 years and over												
but less than 4 years	70.2	90.7	1,291.2	40.9	87.7	2,145.8	63.8	87.2	1,367.3	32.3	80.4	2,490.1
For 4 years and over												
but less than 5 years	66.2	6.0	90.2	29.5	13.3	452.9	21.4	5.7	267.5	35.9	48.2	1,343.2
For 5 years and over	384.4	192.6	501.2	399.8	191.0	477.6	254.4	266.4	1,047.1	197.0	296.3	1,504.2
All Deposits	59,910.5	16,205.4	270.5	63,035.8	19,135.0	303.6	67,523.1	21,973.4	325.4	85,585.5	24,683.4	288.4
	Growth (%)											
Current Deposits	13.5	11.7	(1.6)	9.8	21.0	10.1	13.0	17.8	4.2	32.7	15.0	(13.3)
Call Deposits	(27.3)	22.6	68.6	(8.6)	25.6	37.4	20.7	19.0	(1.4)	(18.6)	47.1	80.8
Other Deposit Accounts	(83.1)	73.5	925.3	(12.6)	32.9	52.0	286.2	20.1	(68.9)	8.5	27.1	17.1
Saving Deposits	10.9	18.2	6.5	1.2	17.4	16.0	(5.5)	11.3	17.8	14.6	10.1	(4.0)
Fixed Deposits	(17.3)	11.8	35.2	(47.4)	12.5	113.7	(0.2)	16.3	16.6	(4.3)	7.5	12.3
Less than 6 months	22.7	(4.5)	(22.2)	(84.3)	27.1	707.6	34.1	13.5	(15.3)	(3.1)	(16.2)	(13.5)
For 6 months and over												
but less than 1 year	(3.1)	(5.1)	(2.0)	(77.0)	(4.3)	316.9	26.0	10.5	(12.3)	(18.6)	23.5	51.7
For 1 year and over												
but less than 2 years	5.9	42.1	34.2	(36.3)	6.1	66.6	31.9	22.4	(7.2)	16.8	24.9	6.9
For 2 years and over												
but less than 3 years	(21.9)	32.3	69.4	(55.6)	18.6	167.3	10.0	(41.6)	(46.9)	(36.8)	108.9	230.4
For 3 years and over												
but less than 4 years	(38.6)	13.8	85.3	(41.8)	(3.2)	66.2	56.0	(0.6)	(36.3)	(49.4)	(7.8)	82.1
For 4 years and over												
but less than 5 years	1.0	106.4	104.4	(55.5)	123.5	402.0	(27.4)	(57.1)	(40.9)	67.8	742.5	402.1
For 5 years and over	(51.4)	19.0	144.7	4.0	(0.9)	(4.7)	(36.4)	39.5	119.2	(22.6)	11.2	43.7
All Deposits	10.7	15.4	4.3	5.2	18.1	12.2	7.1	14.8	7.2	26.7	12.3	(11.4)

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-22			Dec-22			Jun-23 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	30.27	577.17	607.45	32.62	600.51	633.13	46.32	691.31	737.62
	Govt.	80.13	3,206.04	3,286.17	84.63	3,475.72	3,560.35	91.30	3,612.78	3,704.08
	NFPSEs	11.94	1,391.86	1,403.80	9.53	1,106.24	1,115.76	13.93	1,410.56	1,424.48
	NBFCs & Fin Aux.	2.32	1,051.63	1,053.94	1.75	757.68	759.44	2.80	902.85	905.66
	Private Sector	342.24	4,560.21	4,902.46	285.85	4,527.52	4,813.37	383.95	5,152.11	5,536.06
	Trust Fund	13.49	549.02	562.51	7.81	584.37	592.18	13.18	602.74	615.92
	Personal	1,599.95	8,491.06	10,091.01	1,618.05	8,894.13	10,512.18	1,815.69	9,879.62	11,695.31
	Others	9.93	56.11	66.04	5.26	50.00	55.26	15.43	48.85	64.28
	Total	2,090.28	19,883.11	21,973.39	2,045.50	19,996.1	22,041.66	2,382.61	22,300.81	24,683.42
Punjab	Foreign	23.19	205.34	228.53	24.67	215.25	239.92	34.32	269.94	304.27
	Govt.	20.59	1,388.19	1,408.78	22.52	1,341.07	1,363.58	26.24	1,471.36	1,497.60
	NFPSEs	4.48	560.64	565.12	2.81	613.60	616.41	4.49	761.90	766.39
	NBFCs & Fin Aux.	0.32	77.25	77.58	0.35	130.94	131.30	0.36	127.29	127.65
	Private Sector	195.38	1,835.77	2,031.15	166.55	1,757.06	1,923.61	219.17	2,088.71	2,307.88
	Trust Fund	7.77	199.86	207.63	3.83	217.90	221.74	7.21	222.16	229.38
	Personal	888.18	4,242.09	5,130.28	924.70	4,463.11	5,387.81	1,067.12	5,104.41	6,171.53
	Others	1.39	10.18	11.57	0.87	11.13	12.00	0.78	10.07	10.85
	Total	1,141.31	8,519.33	9,660.64	1,146.31	8,750.06	9,896.37	1,359.70	10,055.85	11,415.54
Sindh	Foreign	0.35	274.28	274.63	1.52	288.35	289.87	2.15	315.93	318.08
	Govt.	11.38	504.55	515.93	10.90	767.52	778.42	11.55	792.67	804.22
	NFPSEs	5.39	454.72	460.11	4.85	229.95	234.80	6.68	285.61	292.29
	NBFCs & Fin Aux.	0.01	932.65	932.66	0.01	534.90	534.92	1.40	715.78	717.19
	Private Sector	60.12	1,838.30	1,898.42	55.95	2,054.18	2,110.13	60.20	2,122.56	2,182.77
	Trust Fund	1.23	253.67	254.90	1.38	259.80	261.18	1.80	274.11	275.91
	Personal	136.20	2,532.62	2,668.82	135.77	2,707.76	2,843.53	152.10	2,849.45	3,001.55
	Others	0.11	7.15	7.27	0.02	10.29	10.30	0.06	7.97	8.03
	Total	214.79	6,797.96	7,012.74	210.39	6,852.74	7,063.14	235.96	7,364.07	7,600.04
Khyber Pakhtunkhwa	Foreign	3.54	14.63	18.17	3.07	16.52	19.58	4.31	17.43	21.74
	Govt.	18.74	350.78	369.53	20.33	324.03	344.35	20.68	310.29	330.96
	NFPSEs	0.49	41.24	41.73	0.73	27.02	27.75	0.62	29.76	30.37
	NBFCs & Fin Aux.	0.04	2.05	2.10	0.04	50.02	50.06	0.05	1.76	1.81
	Private Sector	43.87	176.67	220.54	38.01	123.81	161.82	57.62	163.22	220.84
	Trust Fund	2.55	13.04	15.59	1.39	14.19	15.58	1.55	21.07	22.62
	Personal	303.77	653.57	957.34	294.38	640.72	935.10	312.05	700.06	1,012.11
	Others	2.44	22.19	24.62	2.16	21.18	23.35	0.48	12.65	13.13
	Total	375.45	1,274.18	1,649.62	360.10	1,217.49	1,577.59	397.35	1,256.23	1,653.58
Balochistan	Foreign	0.03	1.03	1.06	0.03	1.41	1.43	0.01	1.66	1.67
	Govt.	16.85	128.59	145.44	19.00	125.61	144.61	17.41	133.36	150.77
	NFPSEs	0.68	18.96	19.64	0.57	17.95	18.52	0.56	21.07	21.63
	NBFCs & Fin Aux.	-	0.21	0.21	-	1.45	1.45	..	1.42	1.42
	Private Sector	20.84	76.34	97.18	12.46	60.91	73.37	23.81	89.10	112.91
	Trust Fund	0.10	5.46	5.56	0.13	4.72	4.84	0.23	4.70	4.92
	Personal	64.58	168.86	233.44	48.63	165.24	213.87	65.49	190.47	255.96
	Others	5.55	1.05	6.59	2.07	0.64	2.71	14.09	0.78	14.87
	Total	108.63	400.49	509.12	82.88	377.93	460.81	121.61	442.55	564.16
Islamabad	Foreign	0.17	73.96	74.12	0.14	70.48	70.62	0.15	73.43	73.58
	Govt.	3.35	795.30	798.65	3.12	882.36	885.48	7.74	861.08	868.83
	NFPSEs	0.30	306.21	306.52	0.35	213.43	213.78	0.97	304.80	305.77
	NBFCs & Fin Aux.	-	27.85	27.85	-	29.22	29.22	-	47.08	47.08
	Private Sector	2.66	595.14	597.79	1.99	505.15	507.13	2.62	647.11	649.74
	Trust Fund	0.51	74.70	75.21	0.58	86.09	86.67	0.48	77.32	77.80
	Personal	19.16	661.16	680.32	17.17	683.02	700.19	17.86	731.81	749.68
	Others	0.27	15.41	15.69	0.12	6.72	6.84	0.01	17.35	17.36
	Total	26.42	2,549.73	2,576.15	23.46	2,476.46	2,499.92	29.84	2,759.98	2,789.82

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

(Billion Rupees)

Provinces/Regions	Categories	Jun-22			Dec-22			Jun-23 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	0.07	0.25	0.33	0.29	0.23	0.52	0.11	0.35	0.46
	Govt.	7.90	14.83	22.73	7.73	13.02	20.75	6.59	14.56	21.14
	NFPSEs	0.14	6.57	6.71	0.21	4.00	4.20	0.59	5.63	6.22
	NBFCs & Fin Aux.	1.89	5.54	7.43	1.29	4.91	6.20	0.93	3.45	4.38
	Private Sector	4.42	6.90	11.32	4.03	5.64	9.67	5.27	10.93	16.20
	Trust Fund	0.45	0.44	0.90	0.41	0.45	0.86	0.75	0.46	1.21
	Personal	16.16	27.81	43.97	17.21	27.52	44.73	17.66	36.68	54.34
	Others	0.01	0.05	0.06	0.02	0.01	0.03	0.01	0.02	0.03
	Total	31.04	62.41	93.45	31.19	55.78	86.97	31.91	72.08	104.00
AJK	Foreign	2.93	7.68	10.60	2.91	8.27	11.18	5.27	12.56	17.83
	Govt.	1.32	23.81	25.13	1.05	22.11	23.16	1.10	29.46	30.56
	NFPSEs	0.45	3.51	3.96	0.01	0.29	0.30	0.01	1.80	1.81
	NBFCs & Fin Aux.	0.05	6.06	6.11	0.06	6.23	6.29	0.06	6.08	6.14
	Private Sector	14.95	31.10	46.06	6.86	20.77	27.63	15.25	30.48	45.73
	Trust Fund	0.88	1.84	2.72	0.08	1.23	1.32	1.16	2.92	4.08
	Personal	171.90	204.94	376.85	180.19	206.77	386.96	183.41	266.74	450.15
	Others	0.16	0.07	0.23	..	0.02	0.03	..	0.01	0.01
	Total	192.64	279.02	471.66	191.16	265.70	456.86	206.25	350.04	556.29

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 majors sectors like Agriculture, Manufacturing etc.

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

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

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

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

(Billion Rupees)

Provinces/Regions	Borrowers	Jun-22			Dec-22			Jun-23 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	4.20	4.20	-	0.01	0.01	-	0.02	0.02
	Govt.	0.32	1,200.63	1,200.96	30.64	1,182.32	1,212.96	28.68	1,858.58	1,887.26
	NFPSEs	-	1,182.31	1,182.31	-	1,350.36	1,350.36	-	1,657.83	1,657.83
	NBFCs & Fin Aux.	0.02	182.63	182.65	0.02	514.25	514.27	0.01	330.00	330.01
	Private Sector	293.05	6,458.92	6,751.97	243.28	7,080.97	7,324.26	274.59	6,515.88	6,790.47
	Trust Fund	-	15.53	15.53	-	16.34	16.34	-	13.62	13.62
	Personal	81.50	1,041.90	1,123.40	144.12	998.57	1,142.68	78.88	1,047.62	1,126.49
	Others	1.42	1.43	2.86	0.32	2.84	3.16	1.20	1.02	2.22
	Total	376.31	10,087.56	10,463.87	418.37	11,145.6	11,564.0	383.36	11,424.57	11,807.93
	Punjab	Foreign	-	-	-	-	-	-	-	0.02	0.02
Govt.		-	847.22	847.22	-	751.55	751.55	-	1,035.40	1,035.40
NFPSEs		-	352.32	352.32	-	394.53	394.53	-	501.07	501.07
NBFCs & Fin Aux.		-	39.27	39.27	-	29.28	29.28	-	36.12	36.12
Private Sector		204.13	2,773.26	2,977.39	185.12	3,099.48	3,284.60	173.19	2,793.24	2,966.44
Trust Fund		-	5.48	5.48	-	4.85	4.85	-	4.50	4.50
Personal		43.94	383.95	427.89	11.13	386.45	397.58	33.62	343.94	377.56
Others		..	0.30	0.30	0.07	0.48	0.55	0.91	0.57	1.47
Total		248.07	4,401.81	4,649.87	196.32	4,666.61	4,862.93	207.72	4,714.86	4,922.58
Sindh		Foreign	-	3.43	3.43	-	-	-	-	-
	Govt.	0.32	292.86	293.18	30.64	379.80	410.44	28.68	391.75	420.43
	NFPSEs	-	524.60	524.60	-	625.26	625.26	-	845.22	845.22
	NBFCs & Fin Aux.	0.02	112.31	112.33	0.02	324.85	324.87	0.01	193.66	193.68
	Private Sector	67.98	2,928.36	2,996.34	39.02	3,023.87	3,062.89	37.40	2,900.77	2,938.16
	Trust Fund	-	3.96	3.96	-	5.40	5.40	-	4.37	4.37
	Personal	16.46	573.09	589.55	4.05	507.51	511.56	28.44	607.42	635.86
	Others	0.18	1.13	1.31	-	2.36	2.36	-	0.45	0.45
	Total	84.96	4,439.75	4,524.71	73.72	4,869.05	4,942.78	94.53	4,943.66	5,038.19
	Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-
Govt.		-	..	..	-	21.05	21.05	-	..	..
NFPSEs		-	22.77	22.77	-	61.13	61.13	-	18.42	18.42
NBFCs & Fin Aux.		-	0.06	0.06	-	0.26	0.26	-	0.06	0.06
Private Sector		11.52	80.26	91.77	12.51	226.76	239.27	55.10	63.63	118.73
Trust Fund		-	0.31	0.31	-	0.27	0.27	-	0.25	0.25
Personal		8.96	27.89	36.85	127.46	56.60	184.06	6.74	50.61	57.35
Others		0.94	-	0.94	-	-	-	-	-	-
Total		21.41	131.28	152.69	139.97	366.06	506.03	61.85	132.96	194.81
Balochistan		Foreign	-	-	-	-	-	-	-	-
	Govt.	-	2.60	2.60	-	1.94	1.94	-	1.96	1.96
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	5.01	6.07	11.08	3.28	5.30	8.58	4.32	5.09	9.41
	Trust Fund	-	-	-	-	-	-	-	0.35	0.35
	Personal	8.62	4.58	13.20	0.61	2.34	2.95	7.33	4.93	12.26
	Others	0.30	-	0.30	0.25	-	0.25	0.30	-	0.30
	Total	13.93	13.25	27.18	4.14	9.58	13.72	11.95	12.33	24.28
	Islamabad	Foreign	-	0.77	0.77	-	0.01	0.01	-	-
Govt.		-	57.94	57.94	-	27.99	27.99	-	429.47	429.47
NFPSEs		-	282.62	282.62	-	269.45	269.45	-	293.11	293.11
NBFCs & Fin Aux.		-	31.00	31.00	-	159.86	159.86	-	100.15	100.15
Private Sector		0.51	647.77	648.28	0.24	699.41	699.65	0.26	730.57	730.83
Trust Fund		-	5.78	5.78	-	5.83	5.83	-	4.15	4.15
Personal		0.70	45.34	46.04	0.20	43.71	43.91	0.37	34.78	35.15
Others		-	-	-	-	-	-	-	-	-
Total		1.21	1,071.22	1,072.43	0.44	1,206.25	1,206.69	0.63	1,592.24	1,592.86

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

(Billion Rupees)

Provinces/Regions	Borrowers	Jun-22			Dec-22			Jun-23 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2.11	1.65	3.76	2.24	4.01	6.26	3.01	2.80	5.81
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.23	0.75	0.97	0.28	0.84	1.12	0.46	1.33	1.80
	Others	-	-	-	-	-	-	-	-	-
Total	2.34	2.39	4.73	2.52	4.85	7.37	3.48	4.13	7.61	
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1.79	21.56	23.35	0.87	22.13	23.00	1.30	19.78	21.08
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2.60	6.30	8.90	0.39	1.12	1.50	1.92	4.60	6.52
	Others	-	-	-	-	-	-	-	-	-
Total	4.39	27.86	32.25	1.26	23.25	24.50	3.22	24.38	27.60	

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 2022	Punjab	8,609.7	39.5	8,319.5	96.6	290.2	3.4	864.3	9,183.8	42.1	106.7
	Sindh	11,187.7	51.3	10,423.7	93.2	764.0	6.8	268.1	10,691.8	49.0	95.6
	KPK	122.2	0.6	113.6	92.9	8.6	7.1	105.1	218.7	1.0	179.0
	Balochistan	17.2	0.1	16.9	98.4	0.3	1.6	120.4	137.3	0.6	798.1
	Islamabad	1,840.8	8.4	1,469.1	79.8	371.7	20.2	67.7	1,536.9	7.0	83.5
	Gilgit-Baltistan	7.0	0.0	6.9	98.5	0.1	1.5	0.8	7.7	0.0	110.3
	AJK	19.7	0.1	19.6	99.7	0.1	0.3	8.5	28.2	0.1	143.0
Total		21,804.3	100.0	20,369.4	93.4	1,434.9	6.6	1,434.9	21,804.3	100.0	
Jul-Dec 2022	Punjab	8,594.5	36.3	8,359.9	97.3	234.6	2.7	692.8	9,052.7	38.2	105.3
	Sindh	12,852.9	54.2	12,161.5	94.6	691.4	5.4	220.1	12,381.6	52.3	96.3
	KPK	117.7	0.5	110.2	93.6	7.5	6.4	162.9	273.1	1.2	232.0
	Balochistan	17.9	0.1	17.5	97.7	0.4	2.3	179.1	196.5	0.8	1,099.7
	Islamabad	2,083.0	8.8	1,614.4	77.5	468.7	22.5	137.3	1,751.6	7.4	84.1
	Gilgit-Baltistan	7.6	0.0	7.5	98.7	0.1	1.3	1.3	8.9	0.0	116.0
	AJK	18.4	0.1	18.4	99.9	0.0	0.1	9.2	27.6	0.1	149.7
Total		23,692.1	100.0	22,289.5	94.1	1,402.6	5.9	1,402.6	23,692.1	100.0	
Jan-Jun 2023 ^P	Punjab	9,088.1	37.2	8,816.7	97.0	271.4	3.0	1,007.8	9,824.5	40.2	108.1
	Sindh	11,932.4	48.9	11,487.2	96.3	445.2	3.7	245.8	11,733.0	48.1	98.3
	KPK	141.0	0.6	138.5	98.2	2.6	1.8	116.1	254.6	1.0	180.5
	Balochistan	19.5	0.1	19.2	98.3	0.3	1.7	164.2	183.3	0.8	940.2
	Islamabad	3,210.6	13.1	2,322.0	72.3	888.6	27.7	62.6	2,384.6	9.8	74.3
	Gilgit-Baltistan	9.0	0.0	8.9	99.3	0.1	0.7	1.4	10.3	0.0	114.9
	AJK	16.6	0.1	16.6	99.9	0.0	0.1	10.3	26.9	0.1	161.9
Total		24,417.3	100.0	22,809.1	93.4	1,608.2	6.6	1,608.2	24,417.3	100.0	

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	
		2022		2022		2023 ^P	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	8,319.5	96.6	8,359.9	97.3	8,816.7	97.0
	Sindh	227.9	2.6	166.3	1.9	211.8	2.3
	KPK	17.0	0.2	22.7	0.3	20.2	0.2
	Balochistan	0.4	..	0.2	..	0.4	..
	Islamabad	38.1	0.4	37.5	0.4	33.9	0.4
	Gilgit-Baltistan	0.1	..	0.1	..	0.2	..
	AJK	6.7	0.1	7.8	0.1	4.9	0.1
Punjab Total		8,609.7	100.0	8,594.5	100.0	9,088.1	100.0
Sindh	Punjab	565.5	5.1	319.1	2.5	193.7	1.6
	Sindh	10,423.7	93.2	12,161.5	94.6	11,487.2	96.3
	KPK	50.8	0.5	97.4	0.8	54.4	0.5
	Balochistan	119.6	1.1	178.3	1.4	163.6	1.4
	Islamabad	25.9	0.2	94.0	0.7	27.1	0.2
	Gilgit-Baltistan	0.8	..	1.1	..	1.2	..
	AJK	1.5	..	1.3	..	5.3	..
Sindh Total		11,187.7	100.0	12,852.9	100.0	11,932.4	100.0
KPK	Punjab	3.2	2.6	0.2	0.1	0.2	0.2
	Sindh	1.6	1.3	1.4	1.2	0.7	0.5
	KPK	113.6	93.0	110.4	93.8	138.5	98.2
	Balochistan	-	-	..	..	-	-
	Islamabad	3.6	3.0	5.7	4.9	1.6	1.1
	Gilgit-Baltistan	..	..	-	-	-	-
	AJK	0.1	0.1	..	..	..	..
KPK Total		122.2	100.0	117.7	100.0	141.0	100.0
Balochistan	Punjab	..	..	..	0.1	..	..
	Sindh	0.3	1.6	0.4	2.2	0.3	1.7
	KPK	..	..	-	-	..	..
	Balochistan	16.9	98.4	17.5	97.7	19.2	98.3
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	..	..	-	-
Balochistan Total		17.2	100.0	17.9	100.0	19.5	100.0
Islamabad	Punjab	295.6	16.1	373.5	17.9	813.8	25.3
	Sindh	38.2	2.1	52.0	2.5	33.0	1.0
	KPK	37.2	2.0	42.6	2.0	41.5	1.3
	Balochistan	0.4	..	0.5	..	0.2	..
	Islamabad	1,469.1	79.8	1,614.4	77.5	2,322.0	72.3
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	0.3	..	..	..	..	..
Islamabad Total		1,840.8	100.0	2,083.0	100.0	3,210.6	100.0
Gilgit-Baltistan	Punjab	..	..	..	..	..	0.1
	Sindh	-	-	-	-	-	-
	KPK	..	..	..	..	..	..
	Balochistan	..	0.3	..	0.4	..	..
	Islamabad	0.1	1.2	0.1	0.8	0.1	0.6
	Gilgit-Baltistan	6.9	98.5	7.5	98.7	8.9	99.3
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		7.0	100.0	7.6	100.0	9.0	100.0
AJK	Punjab	..	..	..	..	..	0.1
	Sindh	..	..	-	-	..	..
	KPK	..	..	..	..	..	..
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.2	..	0.1	..	..
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	19.6	99.7	18.4	99.9	16.6	99.9
AJK Total		19.7	100.0	18.4	100.0	16.6	100.0
Grand Total		21,804.3		23,692.1		24,417.3	

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 2022		Jul-Dec 2022		Jan-Jun 2023 ^P	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	8,319.5	90.6	8,359.9	92.3	8,816.7	89.7
	Sindh	565.5	6.2	319.1	3.5	193.7	2.0
	KPK	3.2	..	0.2	..	0.2	..
	Balochistan	..	..	..	..	..	..
	Islamabad	295.6	3.2	373.5	4.1	813.8	8.3
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	..	..	..	..	..	..
Punjab Total		9,183.8	100.0	9,052.7	100.0	9,824.5	100.0
Sindh	Punjab	227.9	2.1	166.3	1.3	211.8	1.8
	Sindh	10,423.7	97.5	12,161.5	98.2	11,487.2	97.9
	KPK	1.6	..	1.4	..	0.7	..
	Balochistan	0.3	..	0.4	..	0.3	..
	Islamabad	38.2	0.4	52.0	0.4	33.0	0.3
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	..	..	..	..	..	..
Sindh Total		10,691.8	100.0	12,381.6	100.0	11,733.0	100.0
KPK	Punjab	17.0	7.8	22.7	8.3	20.2	7.9
	Sindh	50.8	23.2	97.4	35.7	54.4	21.4
	KPK	113.6	52.0	110.4	40.4	138.5	54.4
	Balochistan	..	..	-	-	..	..
	Islamabad	37.2	17.0	42.6	15.6	41.5	16.3
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	..	..	..	..	..	..
KPK Total		218.7	100.0	273.1	100.0	254.6	100.0
Balochistan	Punjab	0.4	0.3	0.2	0.1	0.4	0.2
	Sindh	119.6	87.1	178.3	90.7	163.6	89.2
	KPK	-	-	..	..	-	-
	Balochistan	16.9	12.3	17.5	8.9	19.2	10.5
	Islamabad	0.4	0.3	0.5	0.2	0.2	0.1
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	-	-	-	-	-	-
Balochistan Total		137.3	100.0	196.5	100.0	183.3	100.0
Islamabad	Punjab	38.1	2.5	37.5	2.1	33.9	1.4
	Sindh	25.9	1.7	94.0	5.4	27.1	1.1
	KPK	3.6	0.2	5.7	0.3	1.6	0.1
	Balochistan	-	-	-	-	-	-
	Islamabad	1,469.1	95.6	1,614.4	92.2	2,322.0	97.4
	Gilgit-Baltistan	0.1	..	0.1	..	0.1	..
	AJK	..	..	..	..	..	..
Islamabad Total		1,536.9	100.0	1,751.6	100.0	2,384.6	100.0
Gilgit Baltistan	Punjab	0.1	0.7	0.1	1.7	0.2	1.6
	Sindh	0.8	9.8	1.1	12.8	1.2	11.8
	KPK	..	..	-	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.1	..	0.4	..	0.2
	Gilgit-Baltistan	6.9	89.3	7.5	85.1	8.9	86.4
	AJK	..	..	-	-	-	-
Gilgit-Baltistan Total		7.7	100.0	8.9	100.0	10.3	100.0
AJK	Punjab	6.7	23.8	7.8	28.3	4.9	18.4
	Sindh	1.5	5.2	1.3	4.7	5.3	19.8
	KPK	0.1	0.2	..	0.2	..	0.1
	Balochistan	-	-	..	..	-	-
	Islamabad	0.3	1.1	..	0.1	..	0.1
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	19.6	69.7	18.4	66.7	16.6	61.7
AJK Total		28.2	100.0	27.6	100.0	26.9	100.0
Grand Total		21,804.3		23,692.1		24,417.3	

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)	2023 ^p		
	No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)
Less Than 25	58,082	166.8	2.9
25 to 50	5,493	196.7	35.8
50 to 100	6,133	438.7	71.5
100 to 150	3,701	452.1	122.1
150 to 200	2,476	428.3	172.9
200 to 300	2,907	704.9	242.5
300 to 400	1,531	527.7	344.8
400 to 500	951	424.9	446.8
500 to 750	1,322	797.9	603.5
750 to 1,000	668	580.9	870.3
1,000 to 2,000	1,104	1,516.9	1,374.1
2,000 to 3,000	405	974.5	2,408.0
3,000 to 4,000	199	681.1	3,422.7
4,000 to 5,000	121	541.6	4,462.1
5,000 to 6,000	98	526.8	5,365.6
6,000 to 7,000	57	366.5	6,452.4
7,000 to 8,000	43	322.6	7,449.3
8,000 to 9,000	34	283.6	8,455.7
9,000 to 10,000	27	258.1	9,491.3
10,000 to 100,000	215	4,904.0	22,777.8
100,000 to 500,000	14	2,688.1	195,381.4
500,000 to 1,000,000	2	1,378.5	683,084.9
1,000,000 to 5,000,000	2	3,188.9	1,812,927.8
5,000,000 to 10,000,000	..	1,295.9	7,950,503.1
10,000,000 & Over	..	1,037.4	17,007,351.2
Total	85,585	24,683.4	288.4

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

Source: Core Statistics Department, SBP

6.13 Overall Weighted Average Lending and Deposit Rates

(Percent per annum)

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Incl Inter FIs	Excl Inter FIs	Incl Inter FIs	Excl Inter FIs	Incl Inter FIs	Excl Inter FIs	Incl Inter FIs	Excl Inter FIs	Incl Inter FIs	Excl Inter FIs	Incl Inter FIs	Excl Inter FIs	Incl Inter FIs	Excl Inter FIs	Incl Inter FIs	Excl Inter FIs
Mar-23																
1.Scheduled Banks (SBs)	17.98	18.26	18.23	18.56	15.82	15.72	16.98	16.91	8.09	8.00	14.66	14.54	8.63	8.68	14.04	14.02
a. Public	18.97	18.81	18.97	18.82	14.79	14.75	17.25	17.22	11.97	12.78	14.86	14.86	10.22	10.74	14.09	14.07
b. Private	18.54	19.00	18.83	19.35	16.28	16.17	17.15	17.07	7.72	7.54	14.62	14.47	8.16	8.13	13.98	13.95
c. Foreign	9.51	9.51	9.51	9.51	10.25	10.21	10.31	10.26	7.38	9.03	15.43	15.43	11.03	11.16	15.40	15.40
d. Specialized	25.45	25.45	25.45	25.45	16.60	16.59	23.33	23.34	9.64	9.64	15.55	15.55	13.18	13.15	15.20	15.20
2. DFIs	20.61	20.61	20.68	20.68	14.41	15.12	15.42	16.41	20.20	20.20	20.20	20.20	19.07	19.07	19.07	19.07
3. MFBs	34.88	34.88	38.39	38.39	31.31	31.31	32.09	32.09	11.89	11.83	16.77	17.07	12.40	12.14	16.57	16.44
4. Overall (SBs, MFBs, DFIs)	18.08	18.37	18.33	18.68	16.26	16.19	17.43	17.39	8.15	8.06	14.70	14.58	8.72	8.76	14.11	14.08
Apr-23																
1.Scheduled Banks (SBs)	20.15	20.44	20.36	20.68	17.19	17.11	18.40	18.36	10.95	10.89	16.76	16.67	9.60	9.71	15.76	15.75
a. Public	21.14	21.15	21.14	21.15	16.35	16.33	18.40	18.39	15.76	16.53	17.84	17.84	10.58	11.36	16.03	16.04
b. Private	21.18	21.70	21.45	22.01	17.77	17.70	18.78	18.75	10.11	9.92	16.48	16.35	9.27	9.24	15.61	15.59
c. Foreign	9.50	9.50	9.50	9.50	10.44	10.36	10.48	10.41	12.96	14.26	18.02	18.02	12.33	12.59	18.01	18.01
d. Specialized	26.81	26.82	26.81	26.82	14.82	14.81	23.85	23.86	14.55	14.54	18.78	18.78	16.83	16.80	18.85	18.86
2. DFIs	22.66	22.66	22.77	22.77	14.93	15.74	15.88	16.96	21.38	21.38	21.38	21.38	20.43	20.43	20.43	20.43
3. MFBs	35.29	35.29	39.63	39.63	31.62	31.62	32.43	32.43	11.68	11.67	17.10	17.09	13.36	13.16	17.95	17.86
4. Overall (SBs, MFBs, DFIs)	20.21	20.51	20.44	20.77	17.57	17.53	18.79	18.79	10.96	10.90	16.77	16.68	9.69	9.79	15.82	15.81
May-23																
1.Scheduled Banks (SBs)	20.17	20.39	20.41	20.67	17.32	17.27	18.49	18.47	11.13	11.36	17.80	17.77	10.08	10.23	16.51	16.51
a. Public	20.64	20.61	20.65	20.62	15.94	15.93	17.65	17.64	15.17	16.09	17.97	17.97	11.59	12.62	16.97	16.98
b. Private	21.28	21.73	21.58	22.08	18.07	18.03	19.09	19.08	10.50	10.45	17.57	17.53	9.60	9.58	16.30	16.29
c. Foreign	9.69	9.69	9.69	9.69	10.82	10.75	10.87	10.79	10.53	12.06	18.98	18.98	13.10	13.19	18.62	18.62
d. Specialized	25.28	25.28	25.28	25.28	16.01	16.00	24.54	24.56	7.33	6.98	19.73	19.75	17.46	17.43	19.69	19.70
2. DFIs	22.95	22.95	23.04	23.04	15.72	16.68	16.86	18.15	21.13	21.13	21.13	21.13	20.74	20.74	20.74	20.74
3. MFBs	35.06	35.06	39.33	39.33	32.40	32.40	33.45	33.45	10.81	10.76	17.61	17.64	13.71	13.60	18.28	18.24
4. Overall (SBs, MFBs, DFIs)	20.28	20.51	20.53	20.80	17.74	17.72	18.93	18.94	11.13	11.36	17.80	17.77	10.17	10.32	16.57	16.56
Jun-23																
1.Scheduled Banks (SBs)	20.36	20.51	20.63	20.85	17.80	17.73	19.03	18.98	10.44	10.40	18.09	18.04	10.39	10.49	16.89	16.88
a. Public	21.18	21.35	21.34	21.55	16.81	16.80	18.65	18.65	16.28	16.71	18.98	18.98	12.53	13.45	17.28	17.35
b. Private	21.29	21.69	21.62	22.10	18.45	18.38	19.52	19.47	8.95	8.81	17.73	17.65	9.73	9.67	16.69	16.66
c. Foreign	9.02	9.02	9.02	9.02	10.79	10.69	10.84	10.73	9.97	10.62	15.53	15.53	13.34	13.42	18.45	18.45
d. Specialized	27.58	27.58	27.59	27.59	17.23	17.23	25.59	25.60	8.93	8.89	20.36	20.35	18.02	18.00	20.57	20.58
2. DFIs	22.93	22.93	23.06	23.06	16.04	17.00	18.50	21.65	21.65	21.65	21.65	21.65	21.24	21.24	21.24	21.24
3. MFBs	34.79	34.79	38.22	38.22	32.24	32.24	33.40	33.40	9.81	9.68	16.37	16.28	13.80	13.70	18.72	18.70
4. Overall (SBs, MFBs, DFIs)	20.45	20.62	20.73	20.97	18.21	18.17	19.45	19.43	10.44	10.40	18.08	18.03	10.48	10.58	16.94	16.94

Source: Core Statistics Department

- Gross disbursements mean the amounts disbursed by Reporting Institutions (RIs) either in Pak Rupees or in foreign currency against loans during the month. It also includes loans repriced, renewed or rolled over during the month. In case of running finance the disbursed amount however means the maximum amount availed by the borrower at any point of time during the month.
- Foreign currency loans are first converted into Pak Rupees at the prevalent exchange rates of the last day of the reporting month.
- Loans (Disbursed & Outstanding) mean all types of RIs's advances including working capital finance and disbursements against payments of documents i.e. Letters of credit, inland bills etc. but excluding foreign bills. Advances cover all types of advances including inter RIs placements. Interest accrued is not a disbursement and therefore it is not considered as loan. Staff loans whether interest free or not, are not included.
- All disbursements made to non-residents, private sector, public sector and government are included.
- All credit facilities such as credit cards, personal loans etc. and credit schemes such as LMM, export finance scheme and commodity operations are included.
- Outstanding loans mean the loans recoverable at the end of the month. Weighted Average rates of advances and deposits have been compiled by:
 - Including advances and deposits at zero markup of return, i.e. non-remunerative advances and deposits
 - Excluding advances and deposits at zero markup of return, i.e. non-remunerative advances and deposits
- Deposits include all types of deposits including inter RIs deposits and placements. Margin deposits (deposits held by RIs as collateral against letters of credits, letters of guarantees etc.) are however, not included.
- Foreign currency deposits are first converted into Pak Rupees at the prevalent exchange rates as of the last day of the reporting month.
- Fresh deposits mobilized during the month include outstanding balance of:
 - Fresh deposits (new accounts) mobilized during the month
 - Re-priced and /or rolled-over deposits during the month
- Outstanding deposits show position of deposits held by RIs at the end of the month.
- "Public" stands for Public Sector Banks - the banks incorporated in Pakistan or the shares/capital controlled by the federal and /or provincial governments.
- "Private" stands for Private Sector Banks incorporated in Pakistan, owned and controlled by private sector.
- "Foreign" stands for the branches of banks working in Pakistan but incorporated abroad
- "Specialized" stands for Specialized Banks established to provide credit facilities, assistance and advice to clients in a designated sector or in a designated line of credit; for example, agriculture sector, industrial sector, etc.
- DFIs stands for Development Finance Institutions
- MFBs stands for Microfinance Banks
- Weighted Averages have been worked out by weighting interest rates by the corresponding amounts of loans/deposits. The formula used is:

$$\text{Weighted Average Rate} = \frac{\sum (\text{Rate} * \text{Amount})}{\sum (\text{Amount})}$$

6.14 Non-Performing Loans

(End Period: Billion Rupees)

Banks	NPLs*				
	30-06-2019	30-06-2020	30-06-2021	30-06-2022	30-06-2023
All Banks & DFIs	783.0	863.7	867.3	893.2	974.0
All Banks	768.0	846.6	850.8	878.5	959.4
Commercial Banks	697.3	767.6	794.5	833.8	915.7
Public Sector Commercial Banks	226.1	267.2	286.7	305.4	319.4
Local Private Banks	468.3	497.7	505.4	526.5	594.3
Foreign Banks	2.8	2.8	2.4	1.9	1.9
Specialised Banks	70.7	78.9	56.3	44.8	43.8
DFIs	15.0	17.1	16.5	14.6	14.5

(End Period: Billion Rupees)

Banks	Net NPLs*					Net NPLs to Net Loans (%)*				
	30-06-2019	30-06-2020	30-06-2021	30-06-2022	30-06-2023	30-06-2019	30-06-2020	30-06-2021	30-06-2022	30-06-2023
All Banks & DFIs	170.8	161.0	99.5	75.7	53.0	2.1	2.0	1.1	0.7	0.4
All Banks	166.2	155.5	95.4	73.9	54.1	2.1	1.9	1.1	0.7	0.5
Commercial Banks	120.0	115.3	71.7	54.6	31.9	1.5	1.5	0.8	0.5	0.3
Public Sector Commercial Banks	27.5	42.4	25.8	25.0	17.2	1.8	2.8	1.6	1.3	0.7
Local Private Banks	92.7	73.2	46.3	30.1	15.0	1.5	1.2	0.7	0.3	0.2
Foreign Banks	(0.2)	(0.3)	(0.4)	(0.5)	(0.3)	(0.2)	(0.3)	(0.5)	(0.5)	(0.1)
Specialised Banks	46.2	40.2	23.7	19.2	22.2	33.2	36.1	22.6	19.6	20.9
DFIs	4.6	5.5	4.1	1.8	(1.1)	5.4	5.7	3.6	1.2	(0.6)

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

Source: Financial Stability Department, SBP

6.15 Electronic Banking Statistics

Product/Item	FY19	FY20	FY21	FY22	FY23
Number in Actual					
1. Banking Infrastructure					
Number of Banks' Branches [#]	15,598	16,067	16,308	17,031	17,693
Real Time Online Branches (RTOB)	15,481	15,922	16,170	16,603	17,547
Automated Teller Machines (ATM)	14,722	15,612	16,355	17,133	17,808
Point of Sale (POS)	56,911	49,067	71,907	104,865	115,288
2. Payment Cards (Total Cards)	42,237,999	42,814,427	45,936,349	42,440,696	44,466,703
Credit Cards	1,589,120	1,655,030	1,720,949	1,799,702	2,013,118
Debit Cards	24,831,777	26,698,046	29,849,278	30,162,289	33,872,829
Proprietary ATMs only Cards	8,485,391	6,943,385	5,771,429	42,144	-
Pre-Paid Cards	228,417	134,586	127,670	109,010	95,358
Social Welfare Cards	7,103,294	7,383,380	8,467,023	10,327,551	8,485,398
3. Registered Users (Total)	38,653,491	44,758,205	49,548,267	56,060,486	63,271,464
Internet Banking Users	3,278,611	3,983,235	5,239,301	8,369,872	9,636,899
Mobile Phone Banking Users	5,626,137	8,451,997	10,872,844	12,339,053	16,061,403
Call Center / IVR Users	29,748,743	32,322,973	33,436,122	35,351,561	37,573,162
4. Number of e-Merchants Registered with Banks	1,362	1,707	3,003	4,887	6,889
(Number in Thousands & Amount in Million Rs.)					
5. E-Banking Financial Transactions					
Number of Transactions	869,767	905,939	1,183,148	1,611,820	2,073,272
Amount	58,820,699	65,987,325	86,482,286	137,857,101	167,398,201
5.1 ATM Transactions					
Number of Transactions	523,291	512,093	598,662	692,264	809,678
Amount	6,399,557	6,429,418	8,075,088	9,626,930	12,154,350
i. Cash Withdrawal					
Number of Transactions	498,714	492,724	577,257	670,647	786,671
Amount	5,669,020	5,833,752	7,292,440	8,699,189	10,973,016
ii. Cash and Instrument Deposits*					
Number of Transactions	470	534	978	1,262	2,965
Amount	20,245	27,422	83,203	129,780	316,160
iii. Deposit of Payment Instrument					
Number of Transactions	29	29	23	-	-
Amount	621	626	531	-	-
iv. Utility Bills Payment					
Number of Transactions	7,933	5,992	5,369	5,523	4,304
Amount	20,545	18,354	21,340	28,184	32,543
v. A/c to A/c Funds Transfer					
Number of Transactions	8,723	6,270	6,184	5,233	4,862
Amount	340,003	225,953	243,331	245,693	265,943
vi. Third Party A/c to A/c Funds Transfer					
Number of Transactions	7,422	6,544	8,774	9,599	10,855
Amount	349,122	323,310	434,674	524,083	566,075
5.2 POS Transactions					
Number of Transactions	72,372	70,338	89,013	137,552	199,314
Amount	366,199	364,229	452,249	707,384	1,063,591
5.3 RTOB Transactions					
Number of Transactions	187,387	173,712	186,570	207,167	199,948
Amount	49,430,653	54,433,236	67,308,358	105,308,775	113,941,889
i. Real Time Cash Withdrawals					
Number of Transactions	37,076	35,824	40,264	45,077	42,946
Amount	3,559,484	4,461,075	6,157,255	8,456,774	10,719,788
ii. Real Time Cash Deposits					
Number of Transactions	89,003	82,483	86,852	93,619	97,073
Amount	9,790,722	10,906,656	14,056,243	17,870,031	22,417,706
iii. Real Time A/c to A/c Funds Transfer					
Number of Transactions	61,309	55,405	59,454	68,471	59,929
Amount	36,080,448	39,065,506	47,094,860	78,981,969	80,804,395

6.15 Electronic Banking Statistics

Product/Item	FY19	FY20	FY21	FY22	FY23
5.4 Mobile Banking Transactions					
Number of Transactions	41,070	82,760	193,421	387,521	660,577
Amount	866,846	1,763,621	4,915,215	11,850,738	23,757,967
i. Payment Through Mobile					
Number of Transactions	2,318	4,969	7,883	22,371	33,197
Amount	114,393	224,558	590,234	1,010,089	1,530,265
ii. Utility Bills Payment					
Number of Transactions	18,752	34,426	60,082	74,996	92,090
Amount	20,580	43,497	106,189	174,279	586,468
iii. A/c to A/c Funds Transfer					
Number of Transactions	10,920	20,179	38,890	82,046	141,367
Amount	364,709	730,185	1,702,832	4,743,004	9,732,448
iv. Third Party A/c to A/c Funds Transfer					
Number of Transactions	9,079	23,186	86,566	208,108	393,923
Amount	367,164	765,381	2,515,960	5,923,366	11,908,786
5.5 Call Centers /IVR Banking Transactions					
Number of Transactions	276	200	167	146	136
Amount	9,175	9,260	8,119	7,004	8,050
i. Payment Through Call Centre					
Number of Transactions	182	150	123	98	89
Amount	7,267	7,355	6,252	5,787	6,758
ii. Utility Bills Payment					
Number of Transactions	69	27	26	38	40
Amount	1,058	451	453	719	851
iii. A/c to A/c Funds Transfer					
Number of Transactions	23	22	17	10	7
Amount	814	1,426	1,399	493	439
iv. Third Party A/c to A/c Funds Transfer					
Number of Transactions	1	1	1	-	..
Amount	36	28	15	4	3
5.6 Internet Banking Transactions					
Number of Transactions	39,714	56,632	93,443	141,719	171,838
Amount	1,722,181	2,952,690	5,661,312	10,249,912	16,330,364
i. Payment Through Internet					
Number of Transactions	2,925	3,178	4,929	5,577	5,523
Amount	453,593	569,929	672,294	1,248,486	2,719,100
ii. Utility Bills Payment					
Number of Transactions	12,552	13,487	16,944	20,559	22,996
Amount	63,693	150,116	464,463	583,144	887,272
iii. A/c to A/c Funds Transfer					
Number of Transactions	9,331	22,258	32,748	48,194	55,217
Amount	437,501	1,208,467	2,084,210	3,884,433	5,977,777
iv. Third Party A/c to A/c Funds Transfer					
Number of Transactions	14,905	17,709	38,822	67,390	88,103
Amount	767,394	1,024,178	2,440,346	4,533,848	6,746,214
5.7 e-Commerce Transactions					
Number of Transactions	5,657	10,205	21,864	45,454	31,782
Amount	26,088	34,871	60,599	105,972	141,990
6. E-Banking Non-Financial Transactions('000)	486,909	585,697	1,053,471	1,668,380	1,867,693
ATMs	168,213	99,363	120,992	131,318	133,106
Internet Banking	111,782	126,307	201,808	414,761	364,329
Mobile Phone Banking	189,060	339,636	714,114	1,103,111	1,350,554
Call Centers Banking	17,855	20,391	16,557	19,191	19,704
7. Paper Based Transactions					
Number of Transactions('000)	465,314	424,643	395,781	391,910	374,286
Amount (Billion Rupees)	145,854	131,194	151,615	190,393	228,747
8. PRISM System					
Number of Transactions (Actual)	2,486,676	2,606,861	4,131,398	4,372,870	4,871,110
Amount (Billion Rupees)	398,169	394,293	444,528	681,581	640,365
8.1 Securities Settlement					
Number of Transactions (Actual)	62,315	83,147	76,715	91,745	79,677
Amount (Billion Rupees)	274,900	262,659	302,892	484,128	393,060
8.2 Interbank Funds Transfer					
Number of Transactions (Actual)	272,001	290,909	314,781	347,062	367,746
Amount (Billion Rupees)	76,285	80,422	83,092	107,983	138,240
8.3 3rd Party Customers Transfers					
Number of Transactions (Actual)	2,091,223	2,173,789	3,679,819	3,872,371	4,359,447
Amount (Billion Rupees)	31,353	35,547	41,552	66,828	83,021
8.4 Retail Cheques Clearing					
Number of Transactions (Actual)	61,137	59,016	60,083	61,692	64,240
Amount (Billion Rupees)	15.630	15.665	16.992	22.641	26.045

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	2021	2022	2023 ^P
	Jun	Jun	Jun
Deposits			
No. of Accounts	7,922,609	9,795,027	13,320,022
Amount	3,799,563.8	4,747,295.7	5,794,186.9
Percent to Total ¹ Deposits	19.6	21.6	23.5
Financing²			
No. of Accounts	246,820.0	349,474.0	469,236.0
Amount	2,170,963.2	3,017,052.2	3,386,513.8
Percent to Total ¹ Financing	24.1	27.7	27.8
Investment			
Amount	1,317,365.7	2,758,967.4	3,426,152.1
Percent to Total ¹ Investment	9.6	15.6	16.0
Liabilities/Assets			
Amount	5,805,672.5	6,744,814.4	7,665,320.6
Percent to Total ¹ Liabilities/Assets	20.5	19.4	18.6
Weighted Average Return on			
Advances	7.5	10.8	17.8
Deposits	2.7	5.2	8.0
Selected Ratios			
Ratio of Deposits to Liabilities	65.4	70.4	75.6
Ratio of Financing to Assets	37.4	44.7	44.2
Ratio of Financing to Deposits	57.1	63.6	58.4
Ratio of Investment to Deposits	34.7	58.1	59.1
Infrastructure			
Full-fledged Islamic Scheduled Banks	5	5	6
Pakistani	5	5	6
Foreign	-	-	-
Full-fledged Islamic Scheduled Banks Branches	1,677	1,775	2,597
Pakistani	1,677	1,775	2,597
Foreign	-	-	-
Stand-alone Branches of Existing Scheduled Banks	1,751	2,237	1,845
Pakistani	1,751	2,237	1,845
Foreign	-	-	-
Total Islamic Branches	3,428	4,012	4,442

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, 2023

Bank Name	Total Branches*	Website
A. Public Sector Commercial Banks	2,876	
1 First Women Bank Ltd.	43	www.fwbl.com.pk
2 National Bank of Pakistan	1,511	www.nbp.com.pk
3 Sindh Bank Ltd.	324	www.sindhbank.com.pk
4 The Bank of Khyber	233	www.bok.com.pk
5 The Bank of Punjab	765	www.bop.com.pk
B. Local Private Banks	12,637	
1 Al Baraka Bank (Pakistan) Ltd.	170	www.albaraka.com.pk
2 Allied Bank Ltd.	1,459	www.abl.com
3 Askari Bank Ltd.	542	www.askaribank.com.pk
4 Bank Al-Falah Ltd.	905	www.bankalfalah.com
5 Bank Al-Habib Ltd.	1060	www.bankalhabib.com
6 Bank Islami Pakistan Ltd.	310	www.bankislami.com.pk
7 Dubai Islamic Bank Pakistan Ltd	235	www.dibpak.com
8 Faysal Bank Ltd.	700	www.faysalbank.com
9 Habib Bank Ltd.	1,726	www.hbl.com
10 Habib Metropolitan Bank Ltd	519	www.habibmetro.com
11 JS Bank Ltd.	272	www.jsbl.com
12 MCB Bank Ltd.	1,431	www.mcb.com.pk
13 MCB Islamic Bank Ltd.	201	www.mcbislamicbank.com
14 Meezan Bank Ltd.	982	www.meezanbank.com
15 Samba Bank Ltd.	47	www.samba.com.pk
16 Silk Bank Ltd.	105	www.silkbank.com.pk
17 Soneri Bank Ltd.	404	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.	1,336	www.ubl.com.pk
C. Foreign Banks	9	
1 Bank of China Ltd.	1	www.boc.cn/en/
2 Citibank Pakistan	3	www.citibank.com.pk
3 Deutsche Bank AG	2	www.db.com/pakistan
4 Industrial and Commercial Bank of China Ltd.	3	www.icbc-ltd.com/ICBCLtd/en/
D. Specialized Banks	664	
1 SME Bank Ltd.	12	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)	15,522	
All Scheduled Banks (A+B+C+D)	16,186	

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

6.18 Microfinance Banks operating in Pakistan

As on 30th June, 2023

Bank Name	Total Branches	Website
1 Advans Pakistan Microfinance Bank Ltd.	20	www.advanspakistan.com
2 Apna Microfinance Bank	112	www.apnabank.com.pk
3 FINCA Microfinance Bank Ltd.	126	www.finca.pk
4 Khushhalibank Ltd.	207	www.khushhalibank.com.pk
5 Mobilink Microfinance Bank Ltd.	109	www.mobilinkbank.com
6 NRSP Microfinance Bank Ltd.	136	www.nrspbank.com
7 Pak Oman Microfinance Bank Ltd.	65	www.pomicro.com
8 Sindh Microfinance Bank	20	www.sindhmf.com
9 Telenor Microfinance Bank	49	www.telenor.com
10 HBL Microfinance Bank Ltd.	187	www.hblmf.com
11 U Microfinance Bank Ltd.	323	www.ubank.com.pk
All Microfinance Banks	1,354	

Source: Core Statistics Department, SBP