

3.1 Scheduled Banks' Liabilities and Assets

(Million Rupees)

LIABILITIES/ASSETS	2018		2019		2020		2021
	Jun	Dec	Jun	Dec	Jun ^R	Dec	Jun ^P
Liabilities							
Capital	519,408.6	540,526.2	541,948.5	552,407.1	556,833.4	560,409.1	562,465.0
Reserves	773,881.7	823,318.0	901,333.2	974,830.3	1,041,556.0	1,136,827.4	1,152,166.0
Demand Deposits	10,291,661.5	10,769,866.5	11,249,350.9	11,666,302.4	13,375,081.0	14,361,478.8	15,995,829.7
(a) Scheduled Banks	135,519.5	321,407.5	45,737.0	181,398.0	337,508.6	423,203.2	424,278.0
(b) Others	10,156,142.0	10,448,459.0	11,203,613.9	11,484,904.4	13,037,572.4	13,938,275.6	15,571,551.7
Time Deposits	2,508,715.7	2,767,548.0	2,841,449.7	3,208,104.6	3,183,592.9	3,401,137.3	3,594,928.4
(a) Scheduled Banks	15,807.8	32,006.7	8,089.1	48,888.9	15,775.5	8,477.9	31,441.8
(b) Others	2,492,907.9	2,735,541.3	2,833,360.6	3,159,215.7	3,167,817.4	3,392,659.4	3,563,486.6
Borrowings from	2,967,655.0	2,753,934.3	2,392,161.7	2,691,068.7	2,776,222.6	3,074,776.2	4,034,320.3
(a). State Bank of Pakistan	2,025,865.8	1,486,523.2	1,313,474.8	1,567,246.6	1,698,182.8	2,003,836.3	2,983,445.3
(b) Banks Abroad	358,304.7	456,353.1	509,322.6	400,208.9	439,991.1	343,471.8	381,032.5
(c) Other Scheduled Banks	583,484.5	811,058.1	557,144.2	718,462.1	619,018.9	709,244.9	649,318.8
(d) Other Institutions			12,220.2	5,151.0	19,029.8	18,223.2	20,523.7
Head Office and Inter-Bank Adjustment	373,123.0	599,983.9	398,395.7	258,851.4	136,693.3	22,549.2	18,738.8
Other Liabilities	2,964,905.7	5,627,575.4	2,239,664.2	2,636,283.6	2,791,710.1	2,754,742.7	3,030,955.6
Total Liabilities / Assets	20,399,351.2	23,882,752.3	20,564,304.0	21,987,848.0	23,861,689.3	25,311,920.8	28,389,403.8
Assets							
Cash	1,424,819.5	1,474,534.4	2,028,979.9	1,901,490.7	1,906,202.6	1,921,340.1	2,206,951.6
(a) Notes, Coins and Silver	291,135.3	266,498.9	403,705.5	303,151.2	392,675.3	429,420.7	435,489.1
(b) Balances with State Bank of Pakistan	787,974.3	863,230.2	1,239,068.7	1,133,404.5	1,144,230.2	1,089,586.2	1,299,522.3
(c) Balances with Other Scheduled Banks	345,709.9	344,805.3	385,205.6	464,935.0	369,297.2	402,333.3	471,940.2
(c) Balances with Other Institution			1,000.0	-	-	-	-
Balances held Abroad	207,590.3	100,843.9	159,553.6	150,610.2	181,774.2	311,418.3	210,298.4
Bills Purchased and Discounted	241,353.6	258,592.3	271,646.2	294,048.1	247,267.0	252,662.5	305,645.3
Advances to	7,201,209.9	7,897,077.9	7,906,128.9	8,119,252.0	8,254,471.2	8,580,480.6	8,879,416.8
(a) Scheduled Banks	78,394.3	178,206.3	96,617.1	128,332.9	291,008.1	336,965.3	188,596.1
(b) Others	7,122,815.6	7,718,871.6	7,809,511.8	7,990,919.1	7,963,463.0	8,243,515.2	8,690,820.8
Investment in Securities and Shares	8,320,899.2	7,830,932.1	7,833,381.6	8,728,972.0	10,610,435.9	11,565,719.8	13,779,334.1
(a) Federal Government Securities	2,454,521.7	2,034,409.0	2,289,925.0	3,286,756.0	4,079,653.57	5,368,245.98	5,949,738.03
(b) Treasury Bills	4,773,462.6	4,724,514.0	4,413,307.5	4,348,350.5	5,171,021.60	4,528,862.35	6,050,306.22
(c) Provincial Governments Securities	-	-	-	-	-	-	-
(d) Foreign Securities	161,122.5	149,844.8	149,685.6	121,305.8	83,944.3	92,832.0	101,897.3
(e) Others	931,792.4	922,164.3	980,463.4	972,559.7	1,275,816.5	1,575,779.5	1,677,392.5
Bank Premises	312,625.6	367,292.6	397,735.1	457,557.9	486,161.1	534,891.3	557,526.6
Head Office and Inter-Bank Adjustment	100,683.4	164,378.3	20,953.5	145,955.1	34,258.1	26,183.6	136,481.3
Other Assets	2,590,169.7	5,789,100.8	1,945,925.2	2,189,962.1	2,141,130.6	2,119,224.5	2,313,749.8
Contingent Liabilities/Assets as per contra	8,415,608.8	8,492,174.6	10,502,975.0	11,715,892.9	10,018,726.4	10,927,699.3	12,414,102.7

Source: Statistics & Data Warehouse Department, SBP

3.2 Classification of Scheduled Banks' Deposits by Type of Accounts

(Amount in million Rupees)

END OF PERIOD	2019				2020				2021	
	Jun		Dec		Jun		Dec		Jun ^P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	33,374,011	4,911,677.7	34,925,595	4,883,431.7	37,883,340	5,485,714.2	40,183,794	6,150,572.9	41,503,614	6,635,312.3
Call Deposits	471,294	186,544.9	281,671	181,750.2	342,837	228,771.4	373,939	222,483.4	313,365	287,406.0
Other Deposits Accounts	259,115	193,523.6	34,144	287,044.4	43,841	335,702.8	50,391	36,878.5	38,336	446,252.7
Saving Deposits	17,968,468	5,911,586.9	20,670,395	6,132,676.9	19,935,310	6,987,383.6	20,524,864	7,528,340.7	20,136,861	8,202,581.1
FIXED DEPOSITS	2,061,536	2,833,637.4	1,659,241	3,159,215.7	1,705,183	3,167,817.4	872,190	3,392,659.4	891,915	3,563,486.5
Less Than 6 months	417,725	1,266,980.0	553,843	1,222,756.9	512,497	1,209,889.3	98,583	1,317,929.7	79,199	1,538,086.9
For 6 months & over but less than 1 year	170,504	438,120.7	147,517	476,507.2	165,169	415,982.3	43,339	485,755.9	37,679	398,245.0
For 1 year & over but less than 2 years	410,097	850,262.2	363,733	1,083,987.9	434,109	1,207,964.0	327,774	1,235,421.1	272,836	1,282,156.6
For 2 years & over but less than 3 years	92,974	33,757.8	124,424	92,195.1	72,645	44,671.9	43,574	45,577.5	32,197	52,959.7
For 3 years & over but less than 4 years	114,446	79,727.1	62,122	84,140.0	70,242	90,693.8	40,615	84,944.8	40,841	87,747.4
For 4 years & over but less than 5 years	65,533	2,892.4	53,952	10,405.4	66,164	5,968.8	51,052	15,604.5	29,451	13,337.9
For 5 years & over	790,257	161,897.1	353,650	189,223.0	384,357	192,647.2	267,253	207,425.9	399,712	190,953.1
All Deposits	54,134,424	14,036,970.5	57,571,046	14,644,118.8	59,910,511	16,205,389	62,005,178	17,330,935	62,884,091	19,135,039

Note: Accounts in Numbers.

Source: Statistics & Data Warehouse Department, SBP

3.3 Classification of Scheduled Banks' Deposits by Category of Deposit Holders

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2019		2020		2021
	Jun	Dec	Jun	Dec ^R	Jun ^P
1. FOREIGN CONSTITUENTS	248,836.4	264,107.4	308,067.4	352,773.8	408,322.4
I. Official	33,388.5	37,165.2	41,942.0	50,546.5	59,330.2
II. Business	101,959.5	84,208.7	91,340.8	93,377.1	101,727.7
III. Personal	113,488.4	142,733.5	174,784.6	208,850.2	247,264.5
2. DOMESTIC CONSTITUENTS	13,788,134.1	14,380,011.5	15,897,322.1	16,978,161.1	18,726,716.2
I. GOVERNMENT	2,037,371.5	2,070,645.2	2,388,494.4	2,412,971.3	2,800,964.3
a. Federal Government	1,226,864.2	1,206,225.9	1,366,085.7	1,389,921.6	1,658,996.8
b. Provincial Governments	736,812.1	766,111.2	917,846.0	899,934.0	1,006,889.9
c. Local Bodies	73,695.2	98,308.1	104,562.8	123,115.8	135,077.5
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	892,933.7	1,034,577.2	1,106,046.4	1,141,763.3	1,274,090.4
a. Agriculture, hunting and forestry	563.1	660.0	983.0	1,171.3	1,455.0
b. Services	64,735.2	80,109.9	97,817.0	115,837.4	127,710.1
c. Utilities	319,731.4	395,283.1	351,386.5	368,651.7	437,191.5
d. Transport, storage and communications	159,012.8	193,044.0	205,642.2	194,174.2	212,629.0
e. Manufacturing	156,290.1	163,511.5	178,853.4	198,400.9	196,086.8
f. Mining and Quarrying	103,430.2	127,530.3	140,206.1	133,024.4	155,175.9
g. Construction	4,752.1	5,140.6	10,840.5	18,422.4	36,180.9
h. Commerce and Trade	32,673.6	21,709.0	47,137.1	39,535.0	30,239.4
i. Others	51,745.3	47,588.7	73,180.6	72,546.0	77,421.7
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	446,484.5	622,569.7	545,107.9	737,743.8	868,085.3
a. Mutual Funds and AMCs	151,776.1	243,172.6	311,225.9	389,830.9	423,266.6
b. Insurance & Pension Funds	89,189.6	177,198.2	93,316.9	145,354.7	165,042.7
c. MFIs and DFIs	12,291.8	30,894.7	27,900.9	30,398.2	48,933.7
d. Stock Exchange & Brokerage Houses	22,950.0	23,592.5	25,245.5	46,222.3	43,280.7
e. Modarabas	3,713.3	5,830.8	5,681.9	3,569.2	3,692.2
f. Other NBFIs	166,563.7	141,880.8	81,736.8	122,368.6	183,869.3
IV. PRIVATE SECTOR (BUSINESS)	3,017,524.5	3,034,010.3	3,363,712.0	3,708,015.2	4,245,330.6
a. Agriculture, forestry and fishing	299,947.1	208,236.9	212,877.2	224,095.7	225,889.8
01. Crop and animal production, hunting and related service activities	297,583.3	205,820.4	209,835.2	221,840.6	223,680.0
i. Growing of Wheat, Rice, Sugar Cane & Cotton	222,423.0	135,834.6	130,598.9	134,080.4	137,983.9
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables	5,040.0	7,397.8	7,884.9	8,633.3	8,340.2
iii. Growing of other fruits, vegetables and crops	47,873.4	37,752.0	40,626.7	42,384.9	37,973.2
iv. Raising of livestock and other related activities	12,644.8	11,371.4	14,417.4	18,668.3	24,066.2
v. Other agricultural support activities	9,484.7	13,247.4	16,222.2	17,865.2	15,243.4
vi. Hunting, trapping and related service activities	117.4	217.1	85.0	208.5	73.1
02 - Forestry and logging	1,174.2	787.3	1,716.5	935.1	574.6
03 - Fishing and aquaculture	1,189.6	1,629.2	1,325.6	1,320.0	1,635.2
b. Mining and quarrying	119,846.4	151,876.9	149,134.4	171,122.7	176,117.0
01 - Mining of coal and lignite	13,134.2	21,206.2	24,655.0	25,791.2	42,985.9
02 - Extraction of crude petroleum and natural gas	92,169.7	121,346.1	115,025.0	129,152.7	121,454.8
03 - Mining of metal ores	4,313.7	2,816.5	2,315.8	2,127.2	2,004.3
04-Other mining and quarrying	10,080.4	6,319.3	6,993.4	13,869.8	9,463.5
05- Mining support service activities	148.3	188.7	145.1	181.7	208.5
c. Manufacturing	771,911.4	830,886.0	852,658.7	1,046,672.6	1,213,175.9
01 - Manufacture of food products	113,971.5	126,205.0	135,735.5	167,590.2	165,496.2
02 - Manufacture of beverages	14,115.8	20,137.2	19,264.4	19,003.4	30,629.8
03 - Manufacture of tobacco products	9,061.4	6,957.5	10,683.8	13,797.8	17,159.8
04 - Manufacture of textiles	122,294.8	127,740.1	133,036.5	177,012.3	200,489.4
i. Preparation and spinning of textile fibers	45,580.2	38,458.6	43,865.4	47,996.3	68,583.0
ii. Weaving of textiles	14,755.9	14,619.0	15,490.3	17,533.3	17,871.3
iii. Finishing of textiles	11,621.4	11,354.4	12,547.3	12,484.0	19,558.0
iv. Manufacture of knitted and crocheted fabrics	7,346.7	9,907.8	11,031.6	13,952.7	13,488.3
v. Manufacture of made-up textile articles, except apparel	16,607.3	18,172.1	21,534.6	23,705.9	25,917.0
vi. Manufacture of carpets and rugs	623.4	1,014.1	1,045.9	1,045.4	1,461.1
vii. Manufacture of other textiles n.e.c.	25,759.8	34,214.0	27,521.4	60,294.7	53,610.7
05 - Manufacture of wearing apparel	33,287.6	28,920.5	33,644.8	45,032.8	43,501.9
06 - Manufacture of leather and related products	10,813.5	12,569.7	13,913.1	18,517.3	16,917.6
i. Tanning and dressing of leather; dressing and dyeing of fur	3,652.3	3,857.8	3,904.8	4,780.6	4,486.6
ii. Manufacture of luggage, handbags and the like, saddlery and harness	968.1	1,367.3	2,135.6	2,666.7	2,815.2
iii. Manufacture of footwear	6,193.1	7,344.6	7,872.7	11,070.0	9,615.9
a). Leather wear	5,704.0	6,708.0	7,120.8	10,279.9	8,402.6
b). Rubber and Plastic wear	489.2	636.6	752.0	790.0	1,213.2

3.3 Classification of Scheduled Banks' Deposits by Category of Deposit Holders

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2019		2020		2021
	Jun	Dec	Jun	Dec	Jun ^P
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	1,339.6	1,802.2	2,056.4	2,802.9	2,482.6
08 - Manufacture of paper and paper products	4,487.3	4,048.0	4,055.7	6,655.1	9,099.7
09 - Printing and reproduction of recorded media	11,399.9	6,584.8	8,856.9	8,588.0	11,937.5
10 - Manufacture of coke and refined petroleum products	85,627.3	67,293.6	76,100.8	76,118.6	89,447.8
11 - Manufacture of chemicals and chemical products	92,235.2	100,197.0	100,850.9	122,409.0	165,028.1
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	38,030.9	39,956.6	43,416.4	45,162.9	50,026.3
13 - Manufacture of rubber and plastics products	7,679.4	8,377.9	9,153.1	13,265.5	19,736.3
14 - Manufacture of other non-metallic mineral products	32,076.3	27,713.1	33,516.2	25,473.0	29,297.8
15 - Manufacture of basic metals	21,632.6	23,710.2	25,460.3	30,912.4	39,520.3
16 - Manufacture of fabricated metal products, except machinery and equipment	4,706.7	6,181.4	7,883.3	10,479.2	9,858.6
17 - Manufacture of computer, electronic and optical products	12,077.1	12,087.7	14,671.5	15,595.7	18,526.0
18 - Manufacture of electrical equipment	35,922.1	82,110.4	35,573.4	42,318.0	46,906.9
19 - Manufacture of machinery and equipment	12,640.7	14,502.8	13,373.0	22,177.5	26,751.0
20 - Manufacture of motor vehicles, trailers and semi-trailers	48,353.8	43,581.9	65,862.7	97,898.2	129,771.2
21 - Manufacture of other transport equipment	9,758.3	14,355.8	7,368.7	16,635.4	13,042.8
22 - Manufacture of furniture	1,532.8	2,013.8	2,040.1	2,817.9	2,785.4
23 - Other manufacturing	47,868.2	51,926.6	54,023.7	64,203.9	72,735.9
24 - Repair and installation of machinery and equipment	998.4	1,912.1	2,117.5	2,205.4	2,026.9
d. Electricity, gas, steam and air conditioning supply	118,368.1	103,646.0	155,024.8	156,232.6	164,687.1
e. Water supply; sewerage, waste management and remediation activities	14,623.9	5,519.2	7,204.7	7,400.3	7,473.0
f. Construction	304,255.8	254,889.7	338,530.8	325,732.5	446,027.7
01 - Construction of buildings	163,836.2	126,114.9	154,120.1	169,989.5	251,525.7
02 - Civil engineering	105,678.5	101,823.8	152,984.3	126,276.3	147,453.5
03 - Specialized construction activities	34,741.1	26,951.0	31,426.4	29,466.7	47,048.5
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	435,580.2	439,763.6	518,256.8	603,360.4	680,770.9
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	25,487.7	30,277.0	32,888.7	37,824.7	41,325.1
02 - Wholesale trade, except of motor vehicles and motorcycles	157,231.4	170,756.7	220,059.0	245,326.9	274,940.2
03 - Retail trade, except of motor vehicles and motorcycles	252,861.2	238,729.8	265,309.1	320,208.7	364,505.6
h. Transportation and storage	101,968.9	121,438.3	119,851.4	96,805.6	126,697.0
i. Accommodation and food service activities	15,678.7	18,845.2	19,262.9	17,220.9	20,134.1
j. Real estate activities	101,896.8	94,044.7	97,743.4	130,413.9	169,542.5
k. Professional, scientific and technical activities	93,748.7	92,533.6	107,770.6	116,365.3	112,497.5
01 - Legal and accounting activities	15,276.0	15,594.4	17,649.2	20,991.9	18,095.7
02 - Activities of head offices; management consultancy activities	7,529.6	4,258.2	6,625.4	5,632.0	5,618.0
03 - Architectural and engineering activities; technical testing and analysis	17,743.1	10,973.4	19,487.9	23,593.9	20,686.3
04 - Scientific research and development	5,534.1	4,610.4	5,961.5	4,633.8	5,385.9
05 - Advertising and market research	5,594.4	6,479.2	6,939.6	7,232.8	9,612.8
06 - Other professional, scientific and technical activities	41,645.8	49,990.8	50,155.8	53,339.8	51,734.7
07 - Veterinary activities	425.5	627.2	951.0	941.2	1,364.2
l. Administrative and support service activities	136,393.3	106,279.9	91,246.8	90,175.0	101,804.9
01 - Rental and leasing activities	1,396.7	1,786.5	1,789.7	2,319.2	2,270.6
02 - Employment activities	249.6	388.3	387.2	1,180.5	609.0
03 - Travel agency, tour operator, reservation service and related activities	15,641.0	12,437.8	12,464.6	13,020.9	12,272.9
04 - Security and investigation activities	2,871.3	2,681.5	3,177.5	3,042.4	3,902.0
05 - Services to buildings and landscape activities	836.8	1,894.8	1,803.3	2,740.1	3,503.5
06 - Office administrative, office support and other business support activities	115,397.9	87,091.1	71,624.5	67,872.0	79,247.0
m. Education	81,108.4	87,501.2	81,726.5	87,882.9	100,977.2
n. Human health and social work activities	53,850.6	46,154.9	49,666.9	61,854.5	76,516.9
o. Arts, entertainment and recreation	570.9	1,089.5	1,256.2	1,613.1	2,326.4
p. Other service activities	275,686.6	346,427.5	436,850.7	430,256.5	460,264.6
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	408,707.2	382,135.2	398,842.8	449,904.5	455,579.3
VI. PERSONAL	6,914,964.4	7,208,121.3	8,064,407.1	8,488,125.4	9,035,496.8
VII. OTHER	70,148.3	27,952.5	30,711.3	39,637.6	47,169.6
TOTAL	14,036,970.5	14,644,118.8	16,205,389.5	17,330,934.8	19,135,038.6

Source: Statistics & Data Warehouse Department, SBP

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder and Size of Account

As on 30th Jun, 2021(Provisional)

(End of Period: Million Rupees
Number of Accounts in Unit)

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		DOMESTIC CONSTITUENTS							
			Government		Non-Financial Public Sector		NBFC's		Private Sector Business	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	7,080	10.6	56,126	106.5	3,653	1.5	1,954	2.4	1,461,440	2,784.7
5,000 to 10,000	3,593	24.7	29,717	215.5	354	2.5	770	5.2	329,939	2,313.1
10,000 to 20,000	13,191	172.1	38,491	579.1	365	5.0	910	12.6	457,711	6,662.2
20,000 to 25,000	2,658	57.9	16,898	376.6	192	4.2	244	5.4	159,105	3,593.6
25,000 to 30,000	1,532	41.2	16,138	443.5	112	3.1	193	5.2	163,333	4,499.6
30,000 to 40,000	3,326	116.2	33,550	1,175.5	179	6.2	341	11.7	280,394	9,767.1
40,000 to 50,000	3,442	153.8	25,245	1,128.1	79	3.5	212	9.4	267,345	11,976.9
50,000 to 60,000	2,451	133.6	18,800	1,034.2	139	7.8	179	9.7	317,991	17,357.3
60,000 to 70,000	3,005	192.8	13,860	892.8	55	3.5	174	11.3	278,146	18,042.7
70,000 to 80,000	2,527	190.9	12,912	958.0	60	4.5	138	10.2	208,649	15,650.0
80,000 to 90,000	2,743	230.0	9,174	774.9	57	4.8	92	7.8	205,950	17,500.3
90,000 to 100,000	2,535	241.1	9,481	896.4	73	6.9	113	10.6	192,205	18,221.0
100,000 to 200,000	53,358	7,877.8	44,063	6,130.9	471	65.3	832	122.9	1,062,406	152,287.6
200,000 to 300,000	29,049	7,030.1	17,619	4,314.1	316	77.0	1,527	405.3	470,647	115,080.4
300,000 to 400,000	22,625	7,559.2	10,366	3,605.2	400	136.5	457	162.7	271,324	93,851.5
400,000 to 500,000	17,927	8,011.1	8,166	3,672.0	243	110.4	259	115.3	167,514	74,926.3
500,000 to 600,000	10,658	5,795.6	6,833	3,736.0	175	94.0	207	113.2	118,959	64,803.6
600,000 to 700,000	12,206	7,991.1	4,935	3,205.5	156	102.0	177	114.4	86,808	56,284.4
700,000 to 800,000	8,895	6,581.7	3,616	2,713.2	104	78.4	259	195.0	70,198	52,470.1
800,000 to 900,000	7,527	6,417.0	3,536	2,995.5	124	104.6	117	99.0	47,838	40,569.7
900,000 to 1,000,000	5,879	5,560.7	2,947	2,802.7	122	114.6	109	103.2	42,702	40,623.0
1,000,000 to 2,000,000	37,062	51,719.5	17,733	25,006.1	641	920.4	850	1,235.0	201,163	276,920.8
2,000,000 to 3,000,000	14,424	36,100.6	7,856	18,816.8	397	1,008.6	533	1,295.0	64,153	155,239.3
3,000,000 to 4,000,000	6,921	23,675.9	5,041	17,517.3	275	953.9	422	1,469.6	30,714	105,693.7
4,000,000 to 5,000,000	3,704	16,520.3	3,273	14,597.7	337	1,506.3	319	1,391.8	18,868	84,072.5
5,000,000 to 6,000,000	2,626	14,349.4	2,469	13,618.1	139	764.0	217	1,176.0	13,198	71,451.1
6,000,000 to 7,000,000	1,649	10,595.8	2,027	13,207.3	134	870.0	248	1,594.3	9,643	62,408.7
7,000,000 to 8,000,000	1,122	8,410.4	1,615	12,158.6	107	794.8	206	1,546.7	6,762	50,442.2
8,000,000 to 9,000,000	1,025	8,703.8	1,133	9,624.4	133	1,132.7	89	762.8	5,122	43,275.3
9,000,000 to 10,000,000	612	5,838.5	1,233	11,776.2	62	583.9	99	940.4	4,140	39,069.4
10,000,000 and over	4,347	168,019.2	20,643	2,622,885.5	3,499	1,264,619.4	3,090	855,141.2	38,061	2,537,492.5
TOTAL	289,699	408,322.4	445,496	2,800,964.3	13,153	1,274,090.4	15,337	868,085.3	7,052,428	4,245,330.6

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder and Size of Account

As on 30th Jun, 2021(Provisional)

(End of Period: Million Rupees
Number of Accounts in Unit)

SIZE OF ACCOUNTS (Rs.)	DOMESTIC CONSTITUENTS								TOTAL	
	Trust Funds		Personal		Others		Sub Total			
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	22,346	26.9	7,513,370	7,886.4	49,886	73.0	9,108,775	10,881.5	9,115,855	10,892.1
5,000 to 10,000	9,493	67.4	818,159	6,161.1	15,479	116.7	1,203,911	8,881.6	1,207,504	8,906.3
10,000 to 20,000	16,583	225.1	2,432,567	37,268.7	7,296	119.5	2,953,923	44,872.3	2,967,114	45,044.3
20,000 to 25,000	4,877	104.7	1,276,446	28,751.5	15,921	360.9	1,473,683	33,196.9	1,476,341	33,254.8
25,000 to 30,000	1,317	35.1	1,298,725	35,828.8	7,276	195.3	1,487,094	41,010.6	1,488,626	41,051.8
30,000 to 40,000	6,554	210.1	2,606,221	91,743.8	10,438	395.1	2,937,677	103,309.4	2,941,003	103,425.6
40,000 to 50,000	2,113	90.1	2,949,528	132,848.0	8,496	399.2	3,253,018	146,455.3	3,256,460	146,609.0
50,000 to 60,000	6,070	344.7	3,109,158	170,661.4	12,296	648.5	3,464,633	190,063.5	3,467,084	190,197.1
60,000 to 70,000	3,913	250.2	2,919,222	190,152.3	3,565	218.0	3,218,935	209,570.9	3,221,940	209,763.7
70,000 to 80,000	3,319	252.9	2,756,957	206,628.7	12,245	898.6	2,994,280	224,402.9	2,996,807	224,593.8
80,000 to 90,000	1,740	146.0	2,371,918	201,242.4	10,092	843.4	2,599,023	220,519.6	2,601,766	220,749.6
90,000 to 100,000	14,324	1,338.7	2,206,347	209,351.2	1,452	138.5	2,423,995	229,963.3	2,426,530	230,204.4
100,000 to 200,000	24,283	3,618.6	12,417,067	1,755,928.8	38,207	5,525.4	13,587,329	1,923,679.5	13,640,687	1,931,557.3
200,000 to 300,000	8,757	2,059.7	4,673,881	1,130,583.2	3,896	860.2	5,176,643	1,253,379.9	5,205,692	1,260,410.0
300,000 to 400,000	7,569	2,630.4	2,005,288	688,057.8	3,997	1,476.5	2,299,401	789,920.7	2,322,026	797,479.9
400,000 to 500,000	10,062	4,590.8	941,394	418,458.4	2,556	1,070.0	1,130,194	502,943.1	1,148,121	510,954.3
500,000 to 600,000	3,068	1,658.8	602,367	328,121.0	520	284.8	732,129	398,811.4	742,787	404,607.0
600,000 to 700,000	1,998	1,330.0	390,056	251,801.5	836	562.7	484,966	313,400.5	497,172	321,391.6
700,000 to 800,000	1,866	1,394.3	236,235	176,433.5	370	276.6	312,648	233,561.1	321,543	240,142.7
800,000 to 900,000	1,469	1,233.7	180,647	152,972.7	468	392.7	234,199	198,367.8	241,726	204,784.8
900,000 to 1,000,000	1,359	1,293.2	130,431	123,645.1	128	122.4	177,798	168,704.2	183,677	174,264.9
1,000,000 to 2,000,000	6,029	8,281.7	506,955	692,790.0	2,275	3,024.1	735,646	1,008,178.1	772,708	1,059,897.6
2,000,000 to 3,000,000	2,615	6,483.9	155,030	375,802.5	861	2,023.0	231,445	560,669.0	245,869	596,769.6
3,000,000 to 4,000,000	1,956	6,703.7	63,684	216,204.8	344	1,190.7	102,436	349,733.7	109,357	373,409.6
4,000,000 to 5,000,000	1,072	4,814.8	31,400	139,453.6	499	2,264.0	55,768	248,100.6	59,472	264,620.9
5,000,000 to 6,000,000	999	5,328.8	29,108	156,410.8	172	923.4	46,302	249,672.3	48,928	264,021.6
6,000,000 to 7,000,000	555	3,591.7	14,038	90,472.8	391	2,565.7	27,036	174,710.5	28,685	185,306.3
7,000,000 to 8,000,000	540	4,065.4	9,513	70,931.1	96	749.9	18,839	140,688.6	19,961	149,099.1
8,000,000 to 9,000,000	395	3,356.8	6,847	57,915.7	20	165.4	13,739	116,233.0	14,764	124,936.9
9,000,000 to 10,000,000	339	3,218.6	6,051	57,147.3	22	213.4	11,946	112,949.2	12,558	118,787.7
10,000,000 and over	5,142	386,832.6	26,242	833,841.8	304	19,072.1	96,981	8,519,885.1	101,328	8,687,904.2
TOTAL	172,722	455,579.3	54,684,852	9,035,496.8	210,404	47,169.6	62,594,392	18,726,716.2	62,884,091	19,135,038.6

Source: Statistics & Data Warehouse Department, SBP

3.5 Province/Region and Categories of Deposit Holders*

		(Billion Rupees)								
Provinces/ Regions	Category	Jun-2020			Dec-2020			Jun-2021 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	10.68	297.39	308.07	14.33	338.45	352.77	19.20	389.12	408.32
	Government	89.26	2,299.23	2,388.49	209.99	2,202.98	2,412.97	94.75	2,706.21	2,800.96
	Non-Financial Public Sector Enterprises	11.16	1,094.89	1,106.05	48.67	1,093.09	1,141.76	8.57	1,265.52	1,274.09
	NBFCs & Financial Auxiliaries	3.66	541.45	545.11	10.41	727.34	737.74	6.07	862.02	868.09
	Private Sector (Business)	276.72	3,086.99	3,363.71	292.22	3,415.80	3,708.02	332.69	3,912.64	4,245.33
	Trust Funds & Non Profit Organizations	11.06	387.78	398.84	10.08	439.82	449.90	10.11	445.47	455.58
	Personal/Individuals	1,281.93	6,782.48	8,064.41	1,447.14	7,040.98	8,488.13	1,477.20	7,558.29	9,035.50
	Others	5.85	24.86	30.71	7.30	32.33	39.64	10.07	37.10	47.17
	Total	1,690.32	14,515.07	16,205.39	2,040.14	15,290.80	17,330.93	1,958.67	17,176.37	19,135.04
Punjab	Foreign Constituents	8.10	92.37	100.47	11.09	114.27	125.36	14.58	138.43	153.02
	Government	17.98	982.59	1,000.57	52.87	1,102.63	1,155.51	19.85	1,146.62	1,166.47
	Non-Financial Public Sector Enterprises	4.12	396.05	400.17	23.27	398.03	421.30	2.65	523.07	525.72
	NBFCs & Financial Auxiliaries	0.58	52.11	52.69	6.07	74.33	80.40	1.73	66.15	67.88
	Private Sector (Business)	167.16	1,273.66	1,440.82	164.34	1,424.81	1,589.15	189.20	1,725.98	1,915.17
	Trust Funds & Non Profit Organizations	6.15	140.68	146.83	4.81	162.69	167.50	4.99	161.33	166.32
	Personal/Individuals	715.00	3,315.18	4,030.18	788.91	3,481.48	4,270.39	839.26	3,739.27	4,578.53
	Others	0.65	4.45	5.10	2.62	11.15	13.77	1.00	11.70	12.70
	Total	919.74	6,257.09	7,176.83	1,053.99	6,769.40	7,823.38	1,073.26	7,512.55	8,585.81
Sindh	Foreign Constituents	0.20	140.39	140.59	0.23	157.63	157.86	0.33	180.69	181.02
	Government	11.65	290.78	302.43	47.98	339.79	387.78	20.20	377.04	397.24
	Non-Financial Public Sector Enterprises	5.15	413.89	419.03	3.39	424.58	427.97	4.00	433.06	437.06
	NBFCs & Financial Auxiliaries	1.27	467.40	468.67	2.76	626.11	628.87	2.52	756.19	758.71
	Private Sector (Business)	50.05	1,174.95	1,225.00	44.80	1,343.16	1,387.95	55.56	1,456.58	1,512.13
	Trust Funds & Non Profit Organizations	1.46	163.15	164.61	2.40	165.86	168.25	1.50	185.70	187.20
	Personal/Individuals	113.27	2,084.73	2,198.00	142.69	2,182.13	2,324.82	131.87	2,321.47	2,453.34
	Others	0.07	3.84	3.91	1.81	7.42	9.23	0.34	5.56	5.90
	Total	183.11	4,739.13	4,922.24	246.06	5,246.68	5,492.74	216.33	5,716.27	5,932.60
Khyber Pakhtunkhwa	Foreign Constituents	1.07	8.13	9.20	1.42	8.47	9.90	2.31	9.02	11.34
	Government	25.18	324.66	349.84	34.77	302.32	337.09	13.15	379.80	392.95
	Non-Financial Public Sector Enterprises	0.91	27.00	27.91	4.70	27.02	31.71	0.59	28.96	29.55
	NBFCs & Financial Auxiliaries	0.04	2.51	2.55	0.14	3.28	3.42	0.25	3.18	3.44
	Private Sector (Business)	30.98	116.49	147.47	39.49	117.96	157.45	35.24	131.08	166.32
	Trust Funds & Non Profit Organizations	1.66	11.26	12.92	1.47	18.03	19.49	2.00	8.68	10.68
	Personal/Individuals	214.94	506.86	721.80	227.18	500.44	727.62	243.23	534.42	777.65
	Others	1.03	9.32	10.35	1.01	9.78	10.79	1.18	12.82	14.00
	Total	275.82	1,006.24	1,282.06	310.18	987.29	1,297.47	297.95	1,107.97	1,405.92
Balochistan	Foreign Constituents	0.01	0.50	0.51	0.02	0.46	0.48	0.01	0.52	0.53
	Government	17.67	102.96	120.63	44.60	94.24	138.84	20.68	105.98	126.66
	Non-Financial Public Sector Enterprises	0.31	12.31	12.62	11.95	21.79	33.74	0.72	17.86	18.59
	NBFCs & Financial Auxiliaries	..	0.10	0.10	0.41	0.18	0.59	..	0.06	0.06
	Private Sector (Business)	11.13	53.59	64.72	14.13	50.96	65.08	14.02	66.81	80.83
	Trust Funds & Non Profit Organizations	0.36	4.26	4.62	0.28	4.21	4.49	0.28	3.83	4.11
	Personal/Individuals	42.30	139.69	181.99	91.65	132.36	224.01	50.55	148.75	199.30
	Others	3.65	0.83	4.48	1.56	0.39	1.95	7.24	0.56	7.80
	Total	75.43	314.25	389.68	164.57	304.59	469.17	93.50	344.37	437.87
Islamabad	Foreign Constituents	0.11	52.35	52.46	0.18	53.35	53.53	0.27	55.94	56.21
	Government	7.27	548.13	555.40	2.68	327.86	330.53	9.81	653.34	663.15
	Non-Financial Public Sector Enterprises	..	244.17	244.17	0.03	220.89	220.92	..	259.10	259.10
	NBFCs & Financial Auxiliaries	..	13.07	13.07	..	17.98	17.98	..	23.65	23.65
	Private Sector (Business)	2.96	438.18	441.14	3.76	444.92	448.68	3.40	496.20	499.60
	Trust Funds & Non Profit Organizations	0.29	66.25	66.54	0.26	87.09	87.35	0.54	84.03	84.57
	Personal/Individuals	17.79	532.38	550.17	17.72	537.96	555.68	20.62	596.39	617.00
	Others	0.18	6.02	6.20	0.03	2.61	2.64	0.19	5.93	6.12
	Total	28.59	1,900.56	1,929.15	24.65	1,692.65	1,717.30	34.83	2,174.56	2,209.40
FATA	Foreign Constituents	0.04	0.01	0.05	0.05	0.25	0.30	0.05	0.11	0.17
	Government	3.02	3.13	6.15	2.35	0.28	2.63	3.77	1.98	5.75
	Non-Financial Public Sector Enterprises	0.21	0.07	0.28	0.27	0.17	0.44	0.09	0.05	0.14
	NBFCs & Financial Auxiliaries	..	0.03	0.03	..	0.06	0.06	0.03	0.02	0.05
	Private Sector (Business)	3.44	1.78	5.22	3.58	1.73	5.31	3.97	1.81	5.78
	Trust Funds & Non Profit Organizations	0.01	0.13	0.14	0.02	0.03	0.05	0.01	0.04	0.06
	Personal/Individuals	18.69	10.32	29.01	18.40	9.75	28.15	18.36	9.82	28.17
	Others	0.25	0.23	0.48	0.22	-	0.22	0.11	0.27	0.38
	Total	25.67	15.69	41.36	24.88	12.26	37.14	26.37	14.11	40.48

* End Position.

3.5 Province/Region and Categories of Deposits Holders*

(Billion Rupees)

Provinces/ Regions	Category	Jun-2020			Dec-2020			Jun-2021 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign Constituents	0.01	0.10	0.11	0.01	0.10	0.11	0.01	0.14	0.15
	Government	5.36	25.37	30.73	8.84	8.97	17.82	5.88	20.18	26.06
	Non-Financial Public Sector Enterprises	0.11	0.08	0.20	0.09	0.29	0.38	0.15	2.61	2.76
	NBFCs & Financial Auxiliaries	1.55	3.35	4.89	0.69	2.19	2.88	1.51	5.58	7.09
	Private Sector (Business)	2.19	5.23	7.42	8.65	5.12	13.77	19.39	6.37	25.76
	Trust Funds & Non Profit Organizations	0.10	0.57	0.67	0.17	0.51	0.69	0.13	0.40	0.52
	Personal/Individuals	10.66	22.09	32.75	11.06	20.18	31.24	14.02	24.81	38.82
	Others	-	0.06	0.06	0.06	0.03	0.09	..	..	..
	Total	19.98	56.85	76.84	29.57	37.40	66.97	41.09	60.07	101.16
AJK	Foreign Constituents	1.12	3.54	4.67	1.32	3.91	5.23	1.63	4.27	5.90
	Government	1.14	21.61	22.75	15.90	26.89	42.78	1.41	21.28	22.69
	Non-Financial Public Sector Enterprises	0.34	1.32	1.66	4.98	0.33	5.31	0.36	0.81	1.18
	NBFCs & Financial Auxiliaries	0.22	2.88	3.10	0.34	3.21	3.55	0.03	7.18	7.21
	Private Sector (Business)	8.80	23.11	31.92	13.48	27.15	40.62	11.93	27.82	39.75
	Trust Funds & Non Profit Organizations	1.03	1.48	2.50	0.69	1.40	2.09	0.67	1.46	2.13
	Personal/Individuals	149.28	171.22	320.51	149.54	176.67	326.21	159.31	183.37	342.67
	Others	0.02	0.11	0.13	..	0.96	0.96	..	0.26	0.27
	Total	161.96	225.26	387.22	186.24	240.52	426.76	175.34	246.46	421.80

* End Position.

Source: Statistics & Data Warehouse Department, SBP

"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.

"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).

Foreign Constituents: This covers the transactions with the non-residents working in our economy. This includes Officials (Embassies consulates, foreign missions), Business (Corporations working in Pakistan for short periods 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 & Fin Aux: 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 does 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.

3.6 Classification of Scheduled Banks' Deposits by Size of Accounts

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2019				2020				2021	
	Jun		Dec		Jun		Dec		Jun ^P	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	5,148,719	10,273.7	5,950,352	14,744.7	8,350,635	12,426.5	9,078,681	15,663.3	9,115,855	10,892.1
5,000 to 10,000	1,980,812	14,474.8	1,523,803	11,381.9	1,595,595	11,888.7	1,277,371	9,536.4	1,207,504	8,906.3
10,000 to 20,000	2,770,636	41,736.2	3,380,173	51,612.4	2,767,189	41,701.3	3,121,960	46,481.8	2,967,114	45,044.3
20,000 to 25,000	1,395,248	31,305.5	1,639,634	36,918.7	1,468,791	33,122.4	1,418,670	31,922.9	1,476,341	33,254.8
25,000 to 30,000	1,440,488	39,615.7	1,734,693	47,854.5	1,664,607	45,636.8	1,527,972	42,134.2	1,488,626	41,051.8
30,000 to 40,000	3,346,625	117,709.6	3,705,949	130,342.5	3,135,150	109,740.1	3,158,959	110,590.5	2,941,003	103,425.6
40,000 to 50,000	3,596,179	161,545.4	4,078,923	183,156.5	3,669,565	165,754.3	3,472,797	156,483.0	3,256,460	146,609.0
50,000 to 60,000	3,244,404	178,118.8	3,608,220	198,160.6	3,397,349	186,565.4	3,596,936	197,040.4	3,467,084	190,197.1
60,000 to 70,000	3,169,479	205,113.9	3,330,444	216,097.1	3,233,964	210,026.4	3,294,745	213,774.6	3,221,940	209,763.7
70,000 to 80,000	2,722,098	203,856.1	2,873,331	214,981.2	3,064,749	229,715.7	2,855,415	213,944.4	2,996,807	224,593.8
80,000 to 90,000	2,317,139	196,440.2	2,599,650	220,971.9	2,568,926	218,029.2	2,672,405	227,208.4	2,601,766	220,749.6
90,000 to 100,000	2,342,796	222,058.8	2,286,372	216,904.0	2,338,936	221,957.8	2,190,073	207,852.1	2,426,530	230,204.4
100,000 to 200,000	12,034,935	1,684,979.9	12,224,834	1,710,058.4	12,664,882	1,779,428.9	13,353,998	1,887,420.5	13,640,687	1,931,557.3
200,000 to 300,000	3,851,058	928,522.3	3,750,906	907,305.9	4,295,092	1,036,952.9	4,783,894	1,154,499.8	5,205,692	1,260,410.0
300,000 to 400,000	1,664,776	573,136.2	1,669,253	575,588.3	1,911,081	657,442.6	2,117,575	729,118.3	2,322,026	797,479.9
400,000 to 500,000	800,289	356,055.0	851,818	378,532.8	968,142	432,004.4	1,053,236	470,208.5	1,148,121	510,954.3
500,000 to 600,000	469,881	257,128.7	483,519	263,711.6	573,898	312,899.4	639,800	348,569.2	742,787	404,607.0
600,000 to 700,000	303,269	195,687.7	320,378	206,799.3	380,846	245,694.7	429,583	277,861.9	497,172	321,391.6
700,000 to 800,000	190,953	142,793.1	211,923	158,341.8	265,686	198,584.4	287,919	214,770.4	321,543	240,142.7
800,000 to 900,000	163,697	138,814.2	176,690	149,456.1	201,609	170,629.3	210,548	178,507.7	241,726	204,784.8
900,000 to 1,000,000	121,226	115,071.3	133,229	126,303.7	162,622	153,769.5	173,802	164,763.7	183,677	174,264.9
1,000,000 to 2,000,000	590,099	810,096.2	585,482	810,823.7	686,458	946,987.0	727,066	997,112.9	772,708	1,059,897.6
2,000,000 to 3,000,000	185,231	441,564.6	179,966	435,207.4	212,188	512,062.2	228,293	548,176.5	245,869	596,769.6
3,000,000 to 4,000,000	86,122	294,231.9	73,871	253,023.7	90,113	309,557.5	97,458	332,884.1	109,357	373,409.6
4,000,000 to 5,000,000	37,086	164,704.7	38,082	169,840.3	49,798	221,306.1	49,117	218,624.2	59,472	264,620.9
5,000,000 to 6,000,000	26,901	145,203.1	28,000	151,169.5	39,819	213,776.4	36,126	195,116.9	48,928	264,021.6
6,000,000 to 7,000,000	17,001	109,339.2	15,485	99,998.9	22,561	144,721.2	21,192	136,650.9	28,685	185,306.3
7,000,000 to 8,000,000	13,197	98,229.2	14,395	107,728.6	14,967	111,533.4	15,184	113,579.4	19,961	149,099.1
8,000,000 to 9,000,000	11,107	93,934.6	10,025	84,999.7	13,258	112,288.3	11,560	97,888.2	14,764	124,936.9
9,000,000 to 10,000,000	7,590	71,294.8	7,966	75,341.2	9,830	92,844.5	8,908	84,432.1	12,558	118,787.7
10,000,000 and over	85,383	5,993,935.1	83,680	6,436,761.9	92,205	7,066,342.2	93,935	7,708,117.6	101,328	8,687,904.2
TOTAL	54,134,424	14,036,970.5	57,571,046	14,644,118.8	59,910,511	16,205,389.5	62,005,178	17,330,934.8	62,884,091	19,135,038.6

Source: Statistics & Data Warehouse Department, SBP

Note:-

1. 'Size of Account' represents different classes constituted for classification of all deposits on the basis of the average amount of deposits.
Each deposit account is then classified in these classes according to its average amount.
2. 'No of Accounts' represents the total number of account holder which falls in the respective class on the basis of its average amount.
3. 'Amount' represents the total amount of all deposits falling in the particular class.

3.7 Classification of Scheduled Banks' Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2019				2020				2021	
	Jun		Dec		Jun ^R		Dec		Jun ^P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	114,671	247.2	110,930	460.3	88,570	313.2	76,831	417.0	132,600	506.3
10,000 to 20,000	217,694	3,813.9	41,290	541.1	633,598	10,319.8	418,698	7,575.6	193,955	2,999.3
20,000 to 25,000	7,443	169.6	441,122	8,933.7	56,943	1,284.5	376,285	8,746.5	719,629	15,532.4
25,000 to 30,000	213,305	5,944.6	29,679	816.3	52,171	1,444.8	191,028	5,048.8	99,684	2,772.4
30,000 to 40,000	202,836	6,697.5	234,725	7,621.8	329,166	11,186.2	83,863	2,897.7	124,401	4,612.7
40,000 to 50,000	151,115	6,930.2	259,087	12,013.6	215,522	9,638.5	272,837	12,268.0	181,704	8,210.9
50,000 to 60,000	88,789	4,885.3	134,227	7,487.0	78,449	4,266.9	156,761	8,314.4	162,751	8,632.3
60,000 to 70,000	34,130	2,190.5	53,390	3,436.9	61,880	3,978.1	42,636	2,777.1	54,561	3,558.9
70,000 to 80,000	57,636	4,136.8	82,811	6,067.0	34,851	2,637.9	131,162	9,918.3	45,637	3,387.0
80,000 to 90,000	30,625	2,610.4	28,752	2,468.7	53,393	4,566.8	77,763	6,600.3	52,796	4,517.5
90,000 to 100,000	47,876	4,528.0	53,828	5,148.6	54,716	5,204.8	75,509	7,162.3	68,866	6,601.0
100,000 to 200,000	638,660	93,534.8	765,536	112,356.9	750,359	112,570.5	653,415	96,861.3	762,642	106,349.6
200,000 to 300,000	362,114	87,739.7	456,229	108,252.4	431,500	104,285.3	348,982	84,629.9	366,549	88,646.1
300,000 to 400,000	163,727	55,475.4	165,554	57,299.7	148,298	51,517.0	146,827	51,096.8	157,384	54,432.8
400,000 to 500,000	97,538	43,491.7	148,670	67,085.7	86,439	38,642.7	158,547	71,167.8	128,799	57,743.5
500,000 to 600,000	72,980	40,437.8	81,304	44,494.3	76,675	41,880.1	83,107	45,540.2	75,192	40,762.2
600,000 to 700,000	64,722	42,079.3	82,843	53,599.3	51,851	33,397.1	100,596	65,666.1	51,227	33,221.4
700,000 to 800,000	54,782	40,854.9	60,677	45,385.2	61,027	45,494.8	66,175	49,264.6	65,201	49,515.0
800,000 to 900,000	43,996	37,158.4	42,809	36,359.8	39,067	33,011.1	42,950	36,323.6	51,825	44,082.4
900,000 to 1,000,000	26,053	24,841.7	31,660	30,037.2	40,346	38,114.1	32,974	31,418.0	32,777	31,147.6
1,000,000 to 2,000,000	93,596	125,173.3	114,500	157,976.7	136,833	184,149.9	140,938	197,235.7	188,823	264,387.7
2,000,000 to 3,000,000	30,569	75,026.6	43,020	104,439.6	35,689	86,334.7	42,261	103,722.2	57,028	140,368.0
3,000,000 to 4,000,000	15,055	52,602.5	20,404	69,920.4	18,033	63,505.1	20,594	71,369.0	23,691	81,985.9
4,000,000 to 5,000,000	12,027	54,777.9	12,899	58,321.9	13,969	63,603.7	16,346	72,730.3	17,540	79,498.1
5,000,000 to 6,000,000	8,709	47,133.6	7,956	43,301.5	8,317	45,608.3	10,173	55,738.8	11,222	60,608.7
6,000,000 to 7,000,000	5,719	37,135.1	6,774	44,056.6	5,248	34,053.3	5,928	38,293.0	7,382	47,642.9
7,000,000 to 8,000,000	5,386	40,282.7	4,889	36,622.9	5,236	39,185.6	5,254	39,238.2	4,708	35,370.0
8,000,000 to 9,000,000	4,039	34,266.2	3,826	32,459.9	3,777	32,018.7	3,722	31,501.1	4,317	36,618.7
9,000,000 to 10,000,000	3,923	37,489.0	3,891	37,182.2	3,599	34,453.3	3,847	36,806.6	4,722	45,085.7
10,000,000 to 100,000,000	36,236	1,075,505.4	37,021	1,134,052.3	38,419	1,171,472.1	41,817	1,287,734.1	43,905	1,325,947.4
100,000,000 to 500,000,000	7,340	1,580,573.8	7,560	1,616,216.7	7,687	1,649,783.5	7,946	1,674,631.3	8,120	1,722,062.6
500,000,000 and above	2,228	4,141,676.4	2,119	4,046,502.9	2,087	4,005,540.1	2,095	4,030,820.4	2,275	4,284,014.9
TOTAL	2,915,519	7,809,410.6	3,569,982	7,990,919.1	3,623,715	7,963,462.7	3,837,867	8,243,515.2	3,901,913	8,690,821.7

Source: Statistics & Data Warehouse Department, SBP

Note: -

1. 'Size of Account' represents different classes constituted for classification of all advances on the basis of the average amount of advances. Each loan is then classified in these classes according to its average amount.
2. 'No of Accounts' represents the total number of advances which fall in the respective class on the basis of its average amount.
3. 'Amount' represents the total amount of all advances falling in the particular class

3.8 Classification of Scheduled Banks' Advances by Size of Accounts Commercial Banks

(End of Period: Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2019				2020				2021	
	Jun		Dec		Jun ^R		Dec		Jun ^P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	88,924	162.8	85,483	381.9	57,696	239.7	46,270	337.4	95,471	406.2
10,000 to 20,000	208,173	3,673.3	32,599	420.0	628,605	10,242.9	412,935	7,491.9	187,358	2,889.3
20,000 to 25,000	3,600	81.9	435,369	8,807.5	50,266	1,137.4	368,862	8,579.1	715,679	15,443.7
25,000 to 30,000	210,043	5,858.5	26,538	727.6	45,418	1,253.0	179,448	4,734.0	93,538	2,604.6
30,000 to 40,000	193,228	6,362.6	223,524	7,227.7	321,028	10,901.0	67,924	2,343.9	120,340	4,466.9
40,000 to 50,000	147,072	6,750.5	253,986	11,785.8	211,128	9,438.6	260,921	11,735.5	175,174	7,907.3
50,000 to 60,000	81,665	4,495.8	127,141	7,100.6	73,935	4,023.2	144,777	7,661.4	157,041	8,320.4
60,000 to 70,000	25,387	1,628.0	45,781	2,931.6	58,055	3,731.7	33,028	2,159.4	46,667	3,047.0
70,000 to 80,000	49,743	3,544.3	76,275	5,577.3	28,887	2,189.2	119,105	9,015.4	28,600	2,113.2
80,000 to 90,000	18,986	1,614.1	21,711	1,869.3	45,327	3,879.7	65,116	5,530.9	31,852	2,729.7
90,000 to 100,000	36,225	3,419.0	42,266	4,051.8	43,936	4,177.8	61,894	5,864.7	43,808	4,199.0
100,000 to 200,000	361,478	49,650.0	460,608	64,656.0	457,002	67,716.8	378,371	55,827.7	505,270	69,131.0
200,000 to 300,000	124,653	31,002.2	232,242	54,719.0	215,287	52,255.7	164,689	39,709.4	208,661	49,932.6
300,000 to 400,000	84,916	28,398.0	79,608	27,922.7	76,938	27,193.6	87,709	31,058.0	85,727	29,932.6
400,000 to 500,000	79,460	35,582.0	132,309	59,905.3	66,982	30,081.7	135,757	61,043.0	104,338	46,925.1
500,000 to 600,000	67,112	37,223.2	75,385	41,245.4	68,189	37,249.6	74,178	40,692.2	67,692	36,740.8
600,000 to 700,000	58,368	37,965.3	76,609	49,554.7	48,015	30,962.7	96,849	63,227.1	48,706	31,609.2
700,000 to 800,000	52,019	38,833.0	58,572	43,848.9	60,299	44,952.3	63,898	47,580.5	63,742	48,421.5
800,000 to 900,000	43,373	36,636.7	42,302	35,929.4	38,504	32,531.5	41,105	34,751.2	50,141	42,658.1
900,000 to 1,000,000	25,758	24,562.4	31,285	29,677.0	39,889	37,671.6	31,997	30,490.4	32,069	30,482.2
1,000,000 to 2,000,000	92,485	123,653.0	113,031	156,029.4	135,143	181,713.2	136,268	190,545.8	186,854	261,566.2
2,000,000 to 3,000,000	30,232	74,217.6	42,695	103,646.4	35,331	85,446.8	41,390	101,646.3	56,430	138,901.5
3,000,000 to 4,000,000	14,833	51,847.9	20,174	69,139.5	17,773	62,649.5	20,338	70,497.7	23,422	81,058.3
4,000,000 to 5,000,000	11,937	54,370.6	12,837	58,045.8	13,878	63,210.7	16,210	72,115.9	17,437	79,037.0
5,000,000 to 6,000,000	8,625	46,682.1	7,869	42,832.8	8,308	45,560.2	10,078	55,225.3	11,173	60,347.0
6,000,000 to 7,000,000	5,694	36,973.1	6,738	43,821.3	5,197	33,723.0	5,907	38,156.7	7,329	47,299.7
7,000,000 to 8,000,000	5,352	40,022.3	4,847	36,301.1	5,215	39,027.3	5,229	39,053.1	4,662	35,031.4
8,000,000 to 9,000,000	4,016	34,069.6	3,802	32,254.6	3,761	31,885.1	3,709	31,390.6	4,292	36,403.8
9,000,000 to 10,000,000	3,902	37,287.5	3,877	37,047.9	3,571	34,189.6	3,828	36,626.7	4,704	44,914.7
10,000,000 to 100,000,000	36,165	1,073,888.3	36,945	1,132,381.8	38,337	1,170,031.8	41,730	1,286,170.5	43,801	1,324,015.2
100,000,000 to 500,000,000	7,339	1,580,432.2	7,559	1,616,074.5	7,686	1,649,633.9	7,945	1,674,486.6	8,119	1,721,917.3
500,000,000 and above	2,227	4,140,676.4	2,118	4,045,650.9	2,086	4,004,590.1	2,094	4,029,990.4	2,274	4,283,014.9
TOTAL	2,182,990	7,651,564.1	2,822,085	7,831,565.7	2,911,672	7,813,491.0	3,129,559	8,095,738.4	3,232,371	8,553,467.4

Source: Statistics & Data Warehouse Department, SBP

3.9 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers As on 30th Jun, 2021(Provisional)

(Million Rupees)

SIZE OF ACCOUNTS (Rs.) (000)	Foreign		Government		Non-Financial Public Sector		NBFCs		Private Sector (Business)		Trust Funds and Non-Profit Institutions		Personal		Others		TOTAL	
	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount
Less than 10	-	-	9	..	-	-	9	..	49,105	121.3	4	..	78,459	374.7	5,014	10.3	132,600	506.3
10 to 20	-	-	-	-	1	..	-	-	40,115	556.4	-	-	153,723	2,440.9	116	1.9	193,955	2,999.3
20 to 25	-	-	-	-	2	..	-	-	16,188	376.8	-	-	703,435	15,155.5	4	0.1	719,629	15,532.4
25 to 30	-	-	-	-	-	-	-	-	23,820	657.2	-	-	75,843	2,114.6	21	0.6	99,684	2,772.4
30, to 40,	-	-	-	-	-	-	-	-	33,084	1,178.5	-	-	91,311	3,434.0	6	0.2	124,401	4,612.7
40 to 50	-	-	-	-	-	-	-	-	37,115	1,699.7	-	-	144,570	6,510.3	19	0.9	181,704	8,210.9
50 to 60	-	-	-	-	2	0.1	-	-	18,942	1,017.8	-	-	143,769	7,612.3	38	2.1	162,751	8,632.3
60 to 70	-	-	-	-	16	1.0	-	-	26,793	1,740.9	-	-	27,748	1,816.6	4	0.3	54,561	3,558.9
70 to 80	-	-	-	-	4	0.3	-	-	29,996	2,229.7	-	-	15,633	1,156.7	4	0.3	45,637	3,387.0
80 to 90	-	-	-	-	11	1.0	-	-	35,102	2,990.1	2	0.2	17,660	1,524.6	21	1.7	52,796	4,517.5
90 to 100	-	-	-	-	8	0.7	1	0.1	44,467	4,283.6	2	0.2	24,293	2,307.3	95	9.0	68,866	6,601.0
100 to 200	-	-	1	0.1	25	3.9	30	5.1	476,182	64,677.4	-	-	286,323	41,651.6	81	11.4	762,642	106,349.6
200 to 300	-	-	-	-	25	5.7	13	3.3	205,199	49,938.3	1	0.3	161,262	38,687.5	49	11.0	366,549	88,646.1
300 to 400	-	-	-	-	32	11.8	48	16.1	93,083	32,030.2	5	1.7	64,207	22,369.9	9	3.0	157,384	54,432.8
400 to 500	-	-	-	-	26	11.5	37	17.2	40,710	18,109.2	41	18.8	87,978	39,583.9	7	2.9	128,799	57,743.5
500 to 600	-	-	1	0.5	16	8.9	22	12.1	22,838	12,378.8	1	0.6	52,294	28,350.0	20	11.2	75,192	40,762.2
600 to 700	-	-	-	-	12	8.1	62	41.0	13,805	8,940.8	-	-	37,319	24,213.3	29	18.1	51,227	33,221.4
700 to 800	-	-	-	-	7	5.4	34	24.3	12,428	9,279.4	2	1.5	52,698	40,179.7	32	24.7	65,201	49,515.0
800 to 900	-	-	7	6.1	1	0.9	22	18.3	13,836	11,737.6	-	-	37,951	32,312.4	8	7.1	51,825	44,082.4
900 to 1,000	-	-	2	1.9	10	9.1	34	31.8	12,043	11,475.6	-	-	20,682	19,623.7	6	5.6	32,777	31,147.6
1,000 to 2,000	-	-	1	1.6	12	17.7	253	375.5	56,251	78,584.9	15	23.1	132,273	185,363.4	18	21.5	188,823	264,387.7
2,000 to 3,000	-	-	5	11.2	8	20.8	135	326.3	19,827	48,852.6	10	23.7	36,983	90,991.3	60	142.1	57,028	140,368.0
3,000 to 4,000	-	-	9	31.8	2	6.8	48	170.8	10,808	37,704.0	-	-	12,800	43,991.8	24	80.8	23,691	81,985.9
4,000 to 5,000	-	-	3	12.6	-	-	14	64.5	7,841	35,492.5	8	35.6	9,668	43,865.4	6	27.5	17,540	79,498.1
5,000 to 6,000	-	-	4	20.6	2	10.3	8	45.4	6,099	33,299.9	1	5.0	5,107	27,221.9	1	5.5	11,222	60,608.7
6,000 to 7,000	-	-	3	19.4	16	105.7	18	114.9	4,678	30,156.2	2	12.5	2,659	17,195.1	6	39.1	7,382	47,642.9
7,000 to 8,000	-	-	3	22.3	4	31.2	12	88.3	3,715	27,926.6	3	21.3	968	7,257.6	3	22.7	4,708	35,370.0
8,000 to 9,000	-	-	1	8.1	1	8.2	6	50.2	3,416	29,025.7	-	-	886	7,465.9	7	60.5	4,317	36,618.7
9,000 to 10,000	-	-	1	9.2	-	-	13	121.0	3,976	37,979.2	1	9.8	731	6,966.5	-	-	4,722	45,085.7
10,000 to 100,000	-	-	45	1,755.3	310	12,815.7	209	7,713.4	39,499	1,219,016.4	74	2,905.3	3,763	81,580.0	5	161.4	43,905	1,325,947.4
100,000 to 500,000	1	472.6	24	7,276.3	191	45,966.6	130	31,954.0	7,634	1,608,963.8	28	5,742.1	106	20,186.1	6	1,501.0	8,120	1,722,062.6
500,000 and above	3	2,373.4	100	986,038.8	243	1,045,491.7	71	83,340.7	1,830	2,137,234.5	7	6,221.5	20	22,355.9	1	958.5	2,275	4,284,014.9
TOTAL	4	2,846.0	219	995,216.0	987	1,104,543.4	1,229	124,534.1	1,410,425	5,559,655.7	207	15,023.1	2,483,122	885,860.4	5,720	3,142.9	3,901,913	8,690,821.7

Source: Statistics & Data Warehouse Department, SBP

3.10 Classification of Scheduled Banks' Advances

by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2020	2020			2021		
	Jun	Dec ^R			Jun ^F		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. FOREIGN CONSTITUENTS	1,977.8	2,420.4	2,420.4	-	2,846.0	2,846.0	-
2. DOMESTIC CONSTITUENTS	7,961,484.9	8,241,094.8	8,093,318.0	147,776.8	8,687,975.7	8,550,621.3	137,354.3
I. GOVERNMENT	878,558.8	821,531.5	820,701.5	830.0	995,216.0	994,216.0	1,000.0
a. Federal Government	272,175.8	277,732.8	277,732.8	-	287,364.5	287,364.5	-
01. Commodity Operations	202,141.5	201,087.0	201,087.0	-	210,913.3	210,913.3	-
02. Others	70,034.3	76,645.8	76,645.8	-	76,451.2	76,451.2	-
b. Provincial Governments	606,383.0	543,798.7	542,968.7	830.0	707,851.5	706,851.5	1,000.0
01. Commodity Operations	594,991.9	532,646.6	531,816.6	830.0	700,734.2	699,734.2	1,000.0
02. Others	11,391.1	11,152.1	11,152.1	-	7,117.4	7,117.4	-
c. Local Bodies	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,160,167.8	1,138,214.2	1,138,214.2	-	1,104,543.4	1,104,543.4	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-	-
02. Services	498.7	773.4	773.4	-	807.7	807.7	-
03. Utilities	705,340.3	686,783.4	686,783.4	-	670,176.4	670,176.4	-
04. Transport, storage and communications	278,801.7	289,169.4	289,169.4	-	297,193.3	297,193.3	-
05. Manufacturing	74,375.6	81,121.9	81,121.9	-	69,980.7	69,980.7	-
06. Mining and Quarrying	-	-	-	-	-	-	-
07. Construction	-	11,908.9	11,908.9	-	11,995.0	11,995.0	-
08. Commerce and Trade	79,677.3	54,514.8	54,514.8	-	52,614.7	52,614.7	-
09. Others	21,474.2	13,942.4	13,942.4	-	1,775.7	1,775.7	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	101,329.7	114,591.5	114,407.1	184.3	124,534.1	124,339.7	194.4
01. Mutual Funds and AMCs	2,154.4	3,066.0	3,066.0	-	3,045.3	3,045.3	-
02. Insurance & Pension Funds	5,356.8	4,475.0	4,475.0	-	4,468.1	4,468.1	-
03. MFIs and DFIs	45,153.1	55,924.0	55,924.0	-	56,692.8	56,692.8	-
04. Stock Exchange & Brokerage Houses	11,356.4	14,642.7	14,642.7	-	16,893.0	16,893.0	-
05. Modarabas	4,170.9	4,009.4	4,009.4	-	3,647.9	3,647.9	-
06. Other NBFIs	33,138.1	32,474.3	32,290.0	184.3	39,787.1	39,592.7	194.4
IV. PRIVATE SECTOR (BUSINESS)	5,126,151.9	5,362,494.8	5,218,203.0	144,291.8	5,559,655.7	5,425,820.8	133,834.9
a. Agriculture, forestry and fishing	279,744.1	291,382.7	166,491.7	124,891.0	291,864.1	177,924.0	113,940.1
01. Crop and animal production, hunting and related service activities	278,424.9	289,803.6	164,959.6	124,844.0	290,384.4	176,490.5	113,893.9
i. Growing of Wheat, Rice, Sugar Cane & Cotton	119,886.0	129,892.4	82,805.0	47,087.4	138,334.5	95,568.8	42,765.7
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	23,987.0	22,999.5	5,153.7	17,845.7	21,258.2	5,550.2	15,708.0
iii. Growing of other fruits, vegetables and crops	7,307.1	7,762.3	6,694.0	1,068.2	7,702.1	6,613.7	1,088.5
iv. Raising of livestock and other related activities	89,237.1	96,094.6	47,560.2	48,534.5	95,050.7	49,036.6	46,014.1
v. Other agricultural support activities	38,004.2	33,051.4	22,743.2	10,308.2	28,035.4	19,717.8	8,317.6
vi. Hunting, trapping and related service activities	3.5	3.5	3.5	-	3.5	3.5	-
02 - Forestry and logging	76.5	91.1	84.6	6.5	87.0	80.1	6.9
03 - Fishing and aquaculture	1,242.6	1,488.0	1,447.5	40.5	1,392.8	1,353.4	39.3
b. Mining and quarrying	81,456.0	78,208.6	78,199.5	9.1	65,790.8	65,781.8	9.1
01. Mining of coal and lignite	36,596.0	33,114.8	33,114.7	0.0	36,783.4	36,783.4	0.0
02. Extraction of crude petroleum and natural gas	41,509.5	41,814.1	41,814.1	-	26,873.4	26,873.4	-
03. Mining of metal ores	705.4	673.9	673.9	-	375.1	375.1	-
04. Other mining and quarrying	2,616.4	2,573.3	2,564.3	9.0	1,727.7	1,718.6	9.0
05. Mining support service activities	28.8	32.6	32.6	-	31.3	31.3	-
c. Manufacturing	3,186,601.9	3,292,231.6	3,280,443.0	11,788.7	3,442,203.7	3,429,881.9	12,321.8
01. Manufacture of food products	752,935.0	778,938.8	768,457.4	10,481.4	886,748.5	875,728.9	11,019.5
02. Manufacture of beverages	27,369.7	28,244.2	28,172.5	71.7	26,429.1	26,402.0	27.1
03. Manufacture of tobacco products	851.2	1,174.4	1,131.1	43.3	3,023.1	2,977.4	45.7
04. Manufacture of textiles	1,041,707.7	1,087,303.8	1,087,125.8	178.0	1,060,776.0	1,060,586.8	189.1
i. Preparation and spinning of textile fibers	410,562.2	399,432.2	399,417.9	14.2	352,944.8	352,930.6	14.2
ii. Weaving of textiles	198,401.8	202,314.8	202,237.5	77.3	215,340.7	215,267.5	73.3
iii. Finishing of textiles	195,418.7	180,289.9	180,280.1	9.8	194,948.0	194,938.2	9.8
iv. Manufacture of knitted and crocheted fabrics	30,937.5	36,203.2	36,162.4	40.7	39,920.8	39,880.1	40.7
v. Manufacture of made-up textile articles, except apparel	116,074.7	163,757.1	163,755.0	2.1	150,177.2	150,171.4	5.9
vi. Manufacture of carpets and rugs	3,076.7	2,477.5	2,470.1	7.4	2,233.9	2,223.0	10.9
vii. Manufacture of other textiles n.e.c.	87,236.0	102,829.2	102,802.8	26.4	105,210.5	105,176.2	34.3
05. Manufacture of wearing apparel	124,598.4	136,166.7	135,955.9	210.8	149,597.6	149,378.1	219.4
06. Manufacture of leather and related products	30,979.6	33,801.9	33,737.9	63.9	36,630.6	36,567.3	63.3
i. Tanning and dressing of leather; dressing and dyeing of fur	6,626.9	7,670.4	7,643.5	26.9	7,296.3	7,269.9	26.4
ii. Manufacture of luggage, handbags and the like, saddlery and harness	1,340.6	1,417.6	1,417.6	-	1,712.5	1,712.5	-
iii. Manufacture of footwear	23,012.0	24,713.9	24,676.8	37.0	27,621.9	27,584.9	36.9
a). Leather wear	19,700.9	21,727.7	21,691.0	36.7	24,107.1	24,070.5	36.7
b). Rubber and Plastic wear	3,311.2	2,986.2	2,985.8	0.4	3,514.7	3,514.5	0.3

3.10 Classification of Scheduled Banks' Advances

by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2020	2020			2021		
	Jun	Dec ^R			Jun ^P		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
07. Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	4,989.8	4,632.8	4,614.9	17.9	5,607.6	5,591.6	16.0
08. Manufacture of paper and paper products	43,197.3	42,756.6	42,715.6	41.1	49,988.8	49,947.0	41.8
09. Printing and reproduction of recorded media	12,683.5	14,950.2	14,919.3	30.9	15,971.0	15,950.3	20.7
10. Manufacture of coke and refined petroleum products	87,118.8	112,853.1	112,853.1	-	107,404.2	107,404.2	-
11. Manufacture of chemicals and chemical products	265,094.0	264,017.8	263,921.2	96.6	274,866.9	274,770.2	96.7
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	60,436.1	79,151.8	79,146.5	5.3	79,090.9	79,085.6	5.3
13. Manufacture of rubber and plastics products	45,604.9	45,889.9	45,838.3	51.6	51,071.8	51,014.8	57.0
14. Manufacture of other non-metallic mineral products	220,349.0	212,298.6	212,249.3	49.3	215,817.0	215,767.3	49.7
15. Manufacture of basic metals	172,309.9	177,294.4	177,147.7	146.7	192,457.1	192,285.7	171.4
16. Manufacture of fabricated metal products, except machinery and equipment	40,358.8	33,704.3	33,683.1	21.2	32,595.7	32,576.4	19.3
17. Manufacture of computer, electronic and optical products	6,546.7	4,603.8	4,594.2	9.6	3,590.0	3,587.1	2.9
18. Manufacture of electrical equipment	108,912.7	117,296.2	117,267.4	28.7	127,486.4	127,450.7	35.7
19. Manufacture of machinery and equipment	18,659.9	13,200.2	13,183.5	16.7	12,788.0	12,769.0	19.0
20. Manufacture of motor vehicles, trailers and semi-trailers	64,169.0	43,929.5	43,920.0	9.5	46,080.3	46,070.7	9.5
21. Manufacture of other transport equipment	12,606.1	13,778.8	13,777.3	1.4	18,491.8	18,491.4	0.4
22. Manufacture of furniture	3,457.0	3,884.6	3,804.9	79.8	3,461.6	3,381.4	80.2
23 Other manufacturing	41,343.5	41,994.6	41,861.5	133.1	41,861.1	41,729.1	132.0
24. Repair and installation of machinery and equipment	323.3	364.7	364.7	-	368.7	368.7	-
d. Electricity, gas, steam and air conditioning supply	490,261.9	532,076.2	532,075.4	0.8	558,562.7	558,540.0	22.7
e. Water supply; sewerage, waste management and remediation activities	15,076.2	23,204.2	23,204.1	0.1	24,150.4	24,148.9	1.4
f. Construction	129,053.8	145,073.6	144,859.6	214.0	153,525.4	153,218.5	306.8
01. Construction of buildings	68,031.9	87,957.9	87,784.6	173.2	106,380.7	106,131.6	249.1
02. Civil engineering	59,660.9	55,809.6	55,769.5	40.1	45,600.8	45,543.0	57.8
03. Specialized construction activities	1,361.0	1,306.2	1,305.5	0.6	1,543.9	1,543.9	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	413,485.9	437,793.8	433,809.3	3,984.6	432,401.8	428,357.6	4,044.3
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	22,172.6	27,192.7	26,824.4	368.3	28,777.3	28,366.8	410.4
02. Wholesale trade, except of motor vehicles and motorcycles	234,252.2	247,996.4	247,858.0	138.3	239,884.5	239,663.8	220.7
03. Retail trade, except of motor vehicles and motorcycles	157,061.1	162,604.8	159,126.8	3,478.0	163,740.1	160,326.9	3,413.2
h. Transportation and storage	119,388.8	119,825.0	117,007.2	2,817.8	113,663.6	110,978.9	2,684.6
i. Accommodation and food service activities	37,048.0	43,058.7	42,905.1	153.6	42,888.2	42,735.4	152.8
j. Information and communication	150,911.8	160,045.3	160,011.9	33.4	174,550.7	174,511.9	38.8
k. Real estate activities	29,438.7	24,868.8	24,868.0	0.8	30,892.2	30,891.4	0.8
l. Professional, scientific and technical activities	49,077.9	51,611.2	51,602.5	8.7	48,700.0	48,690.9	9.1
m. Administrative and support service activities	57,315.8	56,148.8	56,032.8	116.0	59,839.6	59,718.0	121.6
n. Education	22,496.0	31,436.0	31,298.7	137.3	32,301.4	32,194.6	106.8
o. Human health and social work activities	14,564.7	18,082.3	18,046.6	35.7	19,890.1	19,853.9	36.2
p. Arts, entertainment and recreation	2,534.9	3,307.6	3,304.1	3.5	3,099.2	3,091.3	7.9
q. Other service activities	47,695.6	54,140.2	54,043.4	96.8	65,331.7	65,301.7	30.0
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	17,929.1	19,281.7	19,239.2	42.5	15,023.1	14,988.1	35.0
VI. PERSONAL	675,799.8	783,094.1	781,010.9	2,083.2	885,860.4	883,892.8	1,967.7
a. Bank Employees	140,841.3	163,675.7	161,617.9	2,057.8	177,131.0	175,191.5	1,939.5
b. Consumer Financing	534,076.2	618,612.1	618,586.6	25.5	707,916.6	707,888.5	28.1
01. For house building	79,803.3	86,184.2	86,184.2	-	103,630.8	103,630.8	-
02. For transport i.e., purchase of car etc	211,112.9	256,386.2	256,384.0	2.2	308,095.7	308,092.1	3.6
03. Credit cards	43,047.8	51,493.7	51,493.7	-	55,073.6	55,073.6	-
04. Consumers durable	7,925.6	6,206.7	6,198.6	8.1	6,080.5	6,072.7	7.8
05. Personal loans	192,186.6	218,341.3	218,326.2	15.2	235,036.0	235,019.3	16.8
c. Other	882.3	806.4	806.4	-	812.8	812.8	-
VII. OTHER	1,547.9	1,887.1	1,542.2	344.9	3,142.9	2,820.6	322.4
TOTAL	7,963,462.7	8,243,515.2	8,095,738.4	147,776.8	8,690,821.7	8,553,467.4	137,354.3

Source: Statistics & Data Warehouse Department, SBP

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2020	2020			2021		
	Jun	Dec			Jun ^P		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. GOLD BULLION, GOLD, AND SILVER ORNAMENTS, PRECIOUS METALS	46,631.5	57,992.9	57,992.9	-	65,494.8	65,494.8	-
2. SECURITIES, SHARES AND OTHER FINANCIAL INSTRUMENTS	73,867.8	87,940.9	87,928.4	12.5	92,249.4	92,239.9	9.5
I. Quoted on Stock Exchange	44,775.6	47,744.0	47,744.0	-	57,370.7	57,370.7	-
01. To Stock Brokers And Dealers	20,573.7	26,166.6	26,166.6	-	32,070.8	32,070.8	-
a. Government and Others Trustee Securities	514.7	508.2	508.2	-	494.6	494.6	-
b. Shares and Debentures	19,944.2	23,409.9	23,409.9	-	30,677.5	30,677.5	-
c. Participation Term Certificates (PTC)	-	-	-	-	-	-	-
d. Others	114.8	2,248.5	2,248.5	-	898.7	898.7	-
02. To Others	24,201.9	21,577.4	21,577.4	-	25,300.0	25,300.0	-
a. Government and Other Trustee Securities	1,464.8	1,522.8	1,522.8	-	1,362.4	1,362.4	-
b. Shares and Debentures	17,300.1	17,237.9	17,237.9	-	21,111.5	21,111.5	-
c. Participation Term Certificates (PTC)	7.7	22.7	22.7	-	17.1	17.1	-
d. Others	5,429.3	2,794.0	2,794.0	-	2,809.0	2,809.0	-
II. Unquoted on The Stock Exchange	29,092.2	40,196.9	40,184.4	12.5	34,878.6	34,869.2	9.5
01. To Stock Brokers And Dealers	18,804.4	28,048.9	28,048.9	-	14,551.0	14,551.0	-
a. Government and Other Trustee Securities	0.4	0.4	0.4	-	14.6	14.6	-
b. Shares and Debentures	1,166.4	11,949.1	11,949.1	-	14,023.2	14,023.2	-
c. Participation Term Certificates (PTC)	0.0	9.1	9.1	-	20.7	20.7	-
d. Others	17,637.5	16,090.3	16,090.3	-	492.5	492.5	-
02. To Others	10,287.8	12,147.9	12,135.4	12.5	20,327.6	20,318.1	9.5
a. Government and Other Trustee Securities	5,893.4	6,328.9	6,316.4	12.5	13,088.3	13,078.9	9.5
b. Shares and Debentures	2,736.5	3,795.0	3,795.0	-	2,793.1	2,793.1	-
c. Participation Term Certificates (PTC)	-	599.9	599.9	-	138.1	138.1	-
d. Others	1,657.9	1,424.1	1,424.1	-	4,308.1	4,308.1	-
3. MERCHANDISE	2,078,771.9	1,912,185.2	1,911,355.2	830.0	2,053,075.1	2,052,075.1	1,000.0
I. Food Items	583,138.3	523,251.6	522,421.6	830.0	625,482.3	624,482.3	1,000.0
01. Wheat	160,879.1	123,585.3	122,755.3	830.0	203,459.3	202,459.3	1,000.0
02. Rice and Paddy	85,093.8	114,044.9	114,044.9	-	102,105.8	102,105.8	-
03. Other Grains and Pulses	4,744.2	5,172.8	5,172.8	-	5,420.0	5,420.0	-
a. Indigenous	4,018.7	4,304.2	4,304.2	-	3,963.4	3,963.4	-
b. Imported	725.5	868.6	868.6	-	1,456.6	1,456.6	-
04. Edible Oils	56,287.4	76,515.7	76,515.7	-	69,290.9	69,290.9	-
a. Indigenous	47,645.2	63,865.8	63,865.8	-	61,731.7	61,731.7	-
b. Imported	8,642.3	12,650.0	12,650.0	-	7,559.2	7,559.2	-
05. Sugar	170,398.2	119,978.0	119,978.0	-	151,452.8	151,452.8	-
a. Indigenous	160,822.4	101,677.5	101,677.5	-	150,122.0	150,122.0	-
b. Imported	9,575.8	18,300.5	18,300.5	-	1,330.8	1,330.8	-
06. Kariana and Spices	4,443.4	4,197.6	4,197.6	-	4,635.1	4,635.1	-
07. Fish and Fish Preparations	655.1	209.2	209.2	-	107.0	107.0	-
08. Other Food Items	100,637.0	79,547.9	79,547.9	-	89,011.3	89,011.3	-
a. Indigenous	99,804.9	77,487.7	77,487.7	-	87,343.4	87,343.4	-
b. Imported	832.1	2,060.2	2,060.2	-	1,668.0	1,668.0	-
II. Raw Materials	632,882.9	568,947.8	568,947.8	-	570,984.9	570,984.9	-
01. Cotton Raw	159,384.0	117,825.0	117,825.0	-	114,607.5	114,607.5	-
a. Indigenous	127,855.7	99,087.7	99,087.7	-	96,552.2	96,552.2	-
b. Imported	31,528.3	18,737.2	18,737.2	-	18,055.4	18,055.4	-
02. Synthetic Fibers	27,833.4	20,681.9	20,681.9	-	21,482.8	21,482.8	-
a. Indigenous	26,027.9	19,233.8	19,233.8	-	19,790.9	19,790.9	-
b. Imported	1,805.5	1,448.1	1,448.1	-	1,691.8	1,691.8	-
03. Fertilizers	78,542.8	75,410.6	75,410.6	-	78,355.7	78,355.7	-
a. Indigenous	69,655.5	65,759.9	65,759.9	-	74,187.2	74,187.2	-
b. Imported	8,887.3	9,650.7	9,650.7	-	4,168.5	4,168.5	-
04. Petroleum Crude	91,158.5	102,675.4	102,675.4	-	94,512.1	94,512.1	-
a. Indigenous	72,275.4	88,976.0	88,976.0	-	73,799.7	73,799.7	-
b. Imported	18,883.0	13,699.4	13,699.4	-	20,712.5	20,712.5	-
05. Iron and Steel	117,706.1	99,623.0	99,623.0	-	101,581.6	101,581.6	-
a. Indigenous	76,030.7	56,235.6	56,235.6	-	64,727.9	64,727.9	-
b. Imported	41,675.4	43,387.4	43,387.4	-	36,853.7	36,853.7	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2020	2020			2021		
	Jun	Dec			Jun ^P		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
06. Wool and Goat Hair	4.5	7.0	7.0	-	3.7	3.7	-
07. Hides and Skins	4,700.8	2,787.4	2,787.4	-	2,768.9	2,768.9	-
08. Oil Seeds	11,625.3	9,160.6	9,160.6	-	14,591.3	14,591.3	-
09. Pesticides and Insecticides	4,513.6	2,784.2	2,784.2	-	3,967.4	3,967.4	-
a. Indigenous	4,471.8	2,735.7	2,735.7	-	3,958.3	3,958.3	-
b. Imported	41.8	48.6	48.6	-	9.0	9.0	-
10. Other Raw Materials	137,413.8	137,992.6	137,992.6	-	139,114.1	139,114.1	-
a. Indigenous	127,507.5	118,923.7	118,923.7	-	121,051.6	121,051.6	-
b. Imported	9,906.3	19,068.9	19,068.9	-	18,062.5	18,062.5	-
III. Finished / Manufactured Goods	862,750.7	819,985.8	819,985.8	-	856,607.9	856,607.9	-
01. Cotton Textiles	149,216.9	135,220.5	135,220.5	-	140,843.6	140,843.6	-
a. Indigenous	142,205.8	118,485.6	118,485.6	-	134,987.1	134,987.1	-
b. Imported	7,011.1	16,734.8	16,734.8	-	5,856.6	5,856.6	-
02. Cotton Yarn	79,319.9	89,284.8	89,284.8	-	84,325.4	84,325.4	-
a. Indigenous	77,925.0	82,870.2	82,870.2	-	83,400.2	83,400.2	-
b. Imported	1,394.9	6,414.6	6,414.6	-	925.2	925.2	-
03. Other Textiles	150,196.2	138,325.4	138,325.4	-	138,060.1	138,060.1	-
a. Indigenous	146,450.3	129,956.0	129,956.0	-	136,706.7	136,706.7	-
b. Imported	3,745.8	8,369.4	8,369.4	-	1,353.5	1,353.5	-
04. Machinery	33,859.7	44,307.0	44,307.0	-	45,734.6	45,734.6	-
a. Locally Manufactured	17,230.8	18,715.6	18,715.6	-	22,538.9	22,538.9	-
b. Imported	16,628.9	25,591.5	25,591.5	-	23,195.7	23,195.7	-
05. Handloom Products	151.6	37.9	37.9	-	197.7	197.7	-
06. Carpets and Rugs	3,573.9	1,695.5	1,695.5	-	2,131.1	2,131.1	-
07. Readymade Garments	39,118.4	43,428.8	43,428.8	-	53,310.3	53,310.3	-
08. Cement and Cement Products	115,147.7	101,671.3	101,671.3	-	105,483.6	105,483.6	-
a. Indigenous	111,552.0	97,008.4	97,008.4	-	101,230.2	101,230.2	-
b. Imported	3,595.7	4,662.9	4,662.9	-	4,253.4	4,253.4	-
09. Sports Goods	1,161.6	898.4	898.4	-	1,029.5	1,029.5	-
10. Surgical Instruments	6,233.9	6,949.6	6,949.6	-	7,316.5	7,316.5	-
11. Chemicals and Dyes	47,507.4	49,918.6	49,918.6	-	49,047.8	49,047.8	-
12. Other Finished Goods	237,263.5	208,248.1	208,248.1	-	229,127.7	229,127.7	-
a. Indigenous	222,724.7	193,220.2	193,220.2	-	212,073.4	212,073.4	-
b. Imported	14,538.8	15,027.9	15,027.9	-	17,054.3	17,054.3	-
4. FIXED ASSETS	1,261,493.0	1,390,877.7	1,390,191.3	686.4	1,575,239.0	1,574,607.8	631.1
I. Transport equipment's	499,961.5	582,160.3	581,481.1	679.2	658,867.4	658,242.0	625.4
II. Furniture & Fixtures	12,636.4	10,664.7	10,664.7	-	14,110.3	14,110.3	-
III. Office equipment's	52,837.0	55,663.2	55,663.2	-	58,332.0	58,332.0	-
IV. Other machinery & equipment's	696,058.1	742,389.6	742,382.3	7.2	843,929.4	843,923.6	5.8
5. REAL ESTATE	1,171,043.2	1,287,257.0	1,156,295.9	130,961.0	1,406,200.9	1,285,052.0	121,149.0
I. Land	564,331.3	533,701.6	404,771.5	128,930.1	526,818.3	407,720.8	119,097.5
II. Buildings	606,711.9	753,555.4	751,524.5	2,030.9	879,382.6	877,331.2	2,051.4
01. Residential	319,396.3	425,965.0	424,975.2	989.8	486,556.4	485,605.3	951.1
02. Non-Residential	287,315.6	327,590.4	326,549.3	1,041.0	392,826.2	391,725.8	1,100.4
a. Commercial	188,285.6	198,885.0	198,162.3	722.7	219,204.5	218,415.7	788.8
b. Industrial	53,071.2	82,530.5	82,254.3	276.2	122,444.3	122,169.8	274.5
c. Other	45,958.8	46,174.9	46,132.8	42.2	51,177.4	51,140.3	37.1
6. AGAINST FIXED DEPOSITS AND INSURANCE POLICIES	53,239.5	386,140.4	386,053.3	87.0	437,126.6	437,041.6	85.1
I. Bank Deposits	43,554.3	380,782.6	380,695.6	87.0	431,995.0	431,910.0	85.0
II. Insurance Policies	9,685.2	5,357.8	5,357.7	0.1	5,131.7	5,131.6	0.1
7. OTHERS	3,150,966.0	2,978,214.5	2,964,313.0	13,901.5	2,910,169.0	2,896,962.9	13,206.1
I. Other Secured Advances	1,498,978.3	1,134,426.2	1,126,377.3	8,048.9	980,496.6	973,017.7	7,478.9
II. Advances Secured By Guarantee(s)	1,651,987.7	1,843,788.2	1,837,935.7	5,852.5	1,929,672.4	1,923,945.2	5,727.1
01. Institutional Guarantee(s)	1,510,178.6	1,639,186.2	1,639,002.2	184.1	1,718,968.5	1,718,815.5	153.0
02. Individual Guarantee(s)	141,809.2	204,602.0	198,933.6	5,668.4	210,703.8	205,129.7	5,574.1
8. Unsecured Advances	127,449.8	142,906.8	141,608.4	1,298.4	151,266.8	149,993.2	1,273.6
TOTAL	7,963,462.7	8,243,515.2	8,095,738.4	147,776.8	8,690,821.7	8,553,467.4	137,354.3

Source: Statistics & Data Warehouse Department, SBP

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

RATES OF MARGIN (%)	2019				2020				2021	
	Jun		Dec		Jun		Dec		Jun ^P	
	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount
0	1,347,024	2,186,152.2	1,940,474	2,533,903.3	1,504,154	2,930,258.6	1,727,813	2,739,364.4	1,457,540	2,498,147.5
5	61,923	163,303.5	63,260	168,235.5	30,127	155,529.5	49,438	161,613.7	51,317	168,503.7
10	164,806	597,820.0	497,473	516,852.0	684,469	615,766.4	369,807	848,519.1	226,473	830,332.6
15	17,565	440,320.4	78,744	610,615.6	35,249	555,600.2	27,779	389,588.1	45,334	578,464.1
20	786,100	1,426,461.3	630,071	1,378,971.7	831,894	949,032.2	1,302,782	879,075.6	1,206,414	913,273.1
25	116,577	1,672,349.5	163,814	1,616,235.5	254,861	1,608,044.6	193,327	2,037,116.1	807,316	2,616,994.3
30	48,498	455,504.0	61,290	296,892.3	75,568	387,949.1	55,005	402,857.5	39,966	389,001.0
33.33	102	2,799.9	531	4,500.1	3,308	5,956.9	828	10,628.3	158	12,091.7
35	17,200	189,525.7	19,059	231,125.1	8,720	140,850.2	11,003	150,613.4	21,402	141,543.2
40	306,766	248,264.0	61,894	207,684.2	110,456	163,952.5	33,954	155,117.1	11,204	153,035.0
45	2,700	59,569.4	3,590	51,336.9	3,211	114,819.0	3,603	69,020.7	6,440	62,896.0
50	25,601	185,438.2	39,195	224,784.1	64,904	201,991.9	51,527	196,362.8	17,236	136,354.9
55	1,767	29,718.3	2,382	32,357.4	1,937	24,134.1	1,566	31,055.3	2,061	50,216.3
60	2,970	21,671.8	2,350	33,077.6	2,054	30,024.6	1,727	36,000.7	1,710	32,757.9
65	2,449	33,135.7	1,399	31,621.1	1,199	27,913.1	1,514	37,695.6	1,445	32,392.8
70	5,103	13,138.7	1,389	8,454.9	712	7,749.0	1,162	35,004.6	990	10,488.8
75	2,862	12,046.1	808	23,508.7	8,694	20,700.1	890	16,690.9	907	18,233.6
80	4,683	4,860.8	791	6,273.0	531	5,496.8	839	9,819.9	744	8,103.3
85	159	562.8	352	2,544.3	370	1,794.0	715	13,816.5	616	11,883.4
90	186	60,537.1	555	8,244.5	750	5,933.8	1,430	10,372.5	1,445	8,863.8
95	200	326.7	428	3,020.3	347	3,364.1	714	10,030.1	805	8,676.4
99.99	278	5,904.6	133	681.0	200	6,602.1	444	3,152.2	390	8,568.5
TOTAL	2,915,519	7,809,410.6	3,569,982	7,990,919.1	3,623,715	7,963,462.7	3,837,867	8,243,515.2	3,901,913	8,690,821.7

Source: Statistics & Data Warehouse Department, SBP

3.13 Private Sector Business and Type of Financing-Overall

(End of period: Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-20	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21 ^P
A. Agriculture, forestry, and fishing	280,216	277,413	276,350	292,274	283,460	284,951	300,282	306,111
Trade finance	2,530	2,909	3,437	3,292	3,321	3,946	4,926	5,642
Working capital	206,444	207,201	207,129	222,729	215,936	216,975	226,815	231,374
Fixed investment	70,000	63,428	61,818	61,804	59,673	59,252	62,253	62,727
Construction Financing	64	74	74	142	138	138	1,142	1,134
Other	1,179	3,801	3,892	4,307	4,392	4,640	5,146	5,234
B. Mining and quarrying	82,989	91,731	78,646	67,175	67,779	63,992	61,459	61,682
Trade finance	3,013	1,656	922	3,849	4,819	1,730	746	2,582
Working capital	31,380	36,398	24,865	17,321	13,039	12,585	11,780	10,259
Fixed investment	47,126	52,299	51,538	44,684	48,584	48,356	47,563	47,516
Construction Financing	-	-	-	-	-	-	-	-
Other	1,470	1,379	1,322	1,322	1,337	1,322	1,370	1,325
C. Manufacturing	3,290,273	3,432,637	3,451,144	3,548,472	3,476,340	3,489,871	3,658,196	3,737,750
Trade finance	815,336	888,370	892,711	888,353	900,947	902,691	949,441	990,245
Working capital	1,398,919	1,363,546	1,364,128	1,434,218	1,357,834	1,351,831	1,442,241	1,458,966
Fixed investment	974,187	1,080,759	1,096,103	1,115,474	1,120,517	1,135,260	1,160,156	1,179,808
Construction Financing	3,220	6,732	6,578	8,783	10,157	10,406	13,441	13,521
Other	98,611	93,230	91,624	101,645	86,885	89,682	92,917	95,209
D. Electricity, gas, steam and air conditioning supply	491,843	563,474	563,923	558,695	543,324	547,894	568,296	592,435
Trade finance	3,835	4,538	4,150	5,769	6,586	6,523	8,753	8,246
Working capital	230,299	256,324	255,334	237,775	220,106	215,787	230,438	253,142
Fixed investment	254,737	301,427	303,202	314,017	315,536	324,443	328,069	329,850
Construction Financing	1,390	1,044	1,044	1,001	1,001	1,001	966	966
Other	1,581	141	192	133	94	140	69	231
E. Water supply; sewerage, waste management and remediation activities	15,076	22,419	23,864	24,150	27,180	27,203	32,595	36,319
Trade finance	7,647	9,827	10,704	9,383	12,402	11,849	15,512	17,279
Working capital	3,571	7,490	8,146	9,786	9,998	9,857	11,577	13,535
Fixed investment	3,857	5,099	5,009	4,976	4,775	5,492	5,449	5,447
Construction Financing	-	-	-	-	-	-	53	53
Other	1	3	5	6	6	6	5	5
F. Construction	129,561	133,289	132,136	154,443	144,915	144,287	163,131	156,378
Trade finance	900	369	416	425	382	513	381	451
Working capital	14,512	19,692	18,152	17,640	17,971	18,715	18,290	16,285
Fixed investment	45,362	31,688	29,736	28,625	27,654	23,818	23,252	25,692
Construction Financing	68,176	80,659	82,919	106,783	97,893	100,440	120,650	113,432
Other	612	881	913	970	1,015	801	558	519
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	429,343	435,926	442,121	452,581	457,006	457,435	474,099	470,952
Trade finance	62,383	61,788	61,227	63,282	69,447	63,281	68,780	69,341
Working capital	258,224	251,205	260,847	267,944	261,655	267,705	274,938	275,275
Fixed investment	79,821	87,183	88,579	89,861	89,378	89,814	93,370	86,596
Construction Financing	2,608	2,896	2,890	3,323	3,537	3,932	4,253	4,252
Other	26,307	32,853	28,578	28,171	32,988	32,703	32,757	35,488
H. Transportation and storage	119,607	116,176	112,195	113,666	113,442	118,351	118,020	114,546
Trade finance	4,245	2,916	614	364	1,813	4,784	4,147	2,044
Working capital	42,596	41,576	40,473	40,703	40,576	40,311	40,762	39,958
Fixed investment	72,054	70,509	69,715	70,929	69,291	71,418	70,859	69,908
Construction Financing	295	263	260	346	333	334	547	578
Other	418	912	1,134	1,324	1,430	1,505	1,705	2,057
I. Accommodation and food service activities	37,049	41,897	40,255	42,889	42,569	42,539	43,593	42,408
Trade finance	131	303	303	751	851	851	919	776
Working capital	13,860	13,867	12,538	13,504	13,206	12,779	13,643	13,336
Fixed investment	16,558	18,316	17,978	16,289	16,007	16,514	16,196	15,949
Construction Financing	6,487	7,979	8,221	11,507	11,634	11,549	11,972	11,454
Other	12	1,433	1,216	839	871	845	862	893

3.13 Private Sector Business and Type of Financing-Overall

(End of period: Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-20	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21 ^P
J. Information and communication	159,242	160,316	175,319	185,367	190,952	192,257	203,909	201,660
Trade finance	4,288	5,054	5,131	4,798	5,188	4,846	4,488	4,646
Working capital	27,108	24,783	25,972	35,665	31,858	28,147	28,395	26,072
Fixed investment	119,502	121,058	133,873	133,688	142,687	149,276	162,237	162,093
Construction Financing	-	222	261	284	282	282	281	280
Other	8,343	9,198	10,081	10,932	10,936	9,706	8,508	8,570
K. Real estate activities	29,439	24,516	24,811	30,892	30,620	30,009	31,806	31,169
Trade finance	-	-	-	-	-	-	-	-
Working capital	3,185	2,166	2,511	2,141	2,939	2,632	2,914	2,864
Fixed investment	11,093	5,388	5,557	8,350	8,066	7,501	7,443	7,649
Construction Financing	15,161	16,948	16,729	20,388	19,603	19,863	21,431	20,639
Other	-	13	13	13	13	13	18	18
L. Professional, scientific and technical activities	51,080	52,615	51,371	50,820	49,062	49,756	49,653	48,580
Trade finance	6,783	10,479	9,862	9,697	9,293	8,978	8,012	9,143
Working capital	28,474	27,868	27,759	28,375	27,765	28,931	28,188	25,827
Fixed investment	12,766	11,885	11,903	10,346	9,608	9,373	10,582	10,808
Construction Financing	1,052	279	286	271	294	232	287	259
Other	2,004	2,105	1,561	2,132	2,101	2,242	2,585	2,542
M. Administrative and support service activities	62,187	57,553	62,075	64,558	61,381	61,988	64,439	63,938
Trade finance	8,002	7,087	8,339	8,306	8,555	8,312	10,148	6,960
Working capital	33,186	27,216	30,504	30,041	27,097	27,982	30,021	31,000
Fixed investment	15,796	18,429	18,379	20,092	19,751	19,642	19,321	19,803
Construction Financing	-	300	300	353	263	263	263	225
Other	5,203	4,521	4,553	5,766	5,715	5,789	4,687	5,950
N. Education	22,496	28,080	28,506	32,301	30,804	31,270	33,440	33,667
Trade finance	-	20	20	20	19	19	19	18
Working capital	8,261	12,375	12,532	12,900	11,801	11,557	11,404	12,210
Fixed investment	12,550	10,635	10,770	10,705	10,221	10,659	10,409	10,031
Construction Financing	1,665	4,943	5,121	8,564	8,649	8,912	11,476	11,271
Other	20	108	63	113	114	124	132	138
O. Human health and social work activities	14,602	17,675	17,949	19,911	19,803	18,951	19,268	18,790
Trade finance	120	27	15	15	..	..	..	..
Working capital	4,237	5,652	5,626	5,739	5,265	5,120	5,440	4,932
Fixed investment	8,148	8,435	8,497	8,878	9,393	8,692	8,761	8,754
Construction Financing	2,064	3,499	3,737	5,195	5,071	5,063	5,003	5,019
Other	34	61	74	84	73	75	64	85
P. Arts, entertainment, and recreation	2,535	3,385	3,233	3,099	3,113	3,165	3,180	3,157
Trade finance	1	1	1	1	1	1	1	1
Working capital	1,997	521	867	790	859	788	858	890
Fixed investment	537	2,860	2,358	2,307	2,252	2,223	2,173	2,117
Construction Financing	-	-	-	-	-	150	145	145
Other	-	2	7	2	1	2	3	3
Q. Other service activities	53,499	63,978	65,575	71,136	66,359	63,477	64,513	62,542
Trade finance	698	5,921	6,282	5,948	4,547	3,205	2,845	1,678
Working capital	25,248	27,873	28,050	31,119	27,584	25,302	26,772	25,616
Fixed investment	21,282	21,647	22,471	23,776	23,826	23,965	23,817	24,394
Construction Financing	44	2,450	2,448	3,701	3,789	3,698	3,644	3,644
Other	6,228	6,087	6,324	6,592	6,613	7,306	7,435	7,210
Total	5,271,037	5,523,080	5,549,474	5,712,430	5,608,109	5,627,396	5,889,879	5,982,084

Source: Statistics & Data Warehouse Department, SBP

Notes:

1. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.
2. Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
3. Islamic Financings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.
4. Construction financing is included in the type of finance with reference to IH&SMEFD Circular letter No. 10 of 2020 dated 15th July 2020 and Statistics & Data Warehouse Department Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.
5. Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.
6. Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf

3.14 Private Sector Business and Type of Financing-SMEs

(End of period: Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-20	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21^P
A. Agriculture, forestry, and fishing	1,801	9,755	10,259	11,688	11,679	13,444	13,524	13,848
Trade finance	-	29	25	32	33	39	50	65
Working capital	1,119	7,790	8,108	9,176	9,087	10,623	10,582	10,563
Fixed investment	646	1,731	1,741	1,882	1,909	2,065	2,168	2,313
Construction Financing	2	5	5	5	5	5	10	4
Other	34	200	379	592	646	713	714	903
B. Mining and quarrying	2,207	1,937	1,705	1,469	1,471	1,478	1,427	1,403
Trade finance	356	117	107	80	105	105	140	80
Working capital	947	1,259	1,068	840	828	846	758	781
Fixed investment	904	562	531	550	538	526	529	541
Construction Financing	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	1
C. Manufacturing	175,941	219,214	190,354	190,503	178,259	176,652	190,807	204,235
Trade finance	24,933	48,944	27,905	28,846	28,636	28,463	29,295	28,512
Working capital	123,782	143,023	138,996	136,324	124,560	122,321	134,885	148,688
Fixed investment	24,444	25,397	21,245	22,844	22,632	23,399	23,650	24,252
Construction Financing	118	180	237	264	279	274	464	400
Other	2,664	1,671	1,972	2,225	2,152	2,195	2,512	2,383
D. Electricity, gas, steam and air conditioning supply	9,152	1,931	1,494	1,701	1,533	1,517	1,525	1,549
Trade finance	91	95	91	88	104	108	92	82
Working capital	8,515	1,197	878	1,000	911	909	902	954
Fixed investment	543	628	513	610	515	498	527	509
Construction Financing	-	9	9	-	-	-	-	-
Other	2	2	2	2	2	2	4	4
E. Water supply; sewerage, waste management and remediation activities	194	172	170	177	166	155	254	1,163
Trade finance	40	-	-	-	-	-	-	-
Working capital	46	55	57	61	55	53	155	1,067
Fixed investment	107	114	108	111	106	96	93	90
Construction Financing	-	-	-	-	-	-	-	-
Other	1	3	5	6	6	6	5	5
F. Construction	13,891	13,140	14,496	15,770	14,854	15,175	15,932	15,400
Trade finance	97	4	4	30	3	3	6	2
Working capital	4,758	5,179	4,922	5,073	4,783	5,241	5,281	5,295
Fixed investment	3,462	1,469	1,480	1,696	1,899	1,525	1,643	1,534
Construction Financing	5,567	5,853	7,445	8,293	7,472	8,166	8,897	8,465
Other	7	634	645	678	697	240	104	104
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	133,990	143,205	137,840	142,905	140,648	144,835	148,308	147,576
Trade finance	7,326	5,887	6,434	6,292	6,276	6,439	6,748	6,829
Working capital	110,479	114,688	109,073	113,124	109,142	113,630	116,961	115,449
Fixed investment	14,125	17,933	17,316	17,585	18,960	18,483	18,357	18,875
Construction Financing	287	286	320	351	343	338	243	339
Other	1,774	4,410	4,696	5,553	5,927	5,945	5,999	6,085
H. Transportation and storage	32,213	25,255	23,719	24,294	23,381	21,228	21,227	21,253
Trade finance	105	28	28	28	28	28	28	28
Working capital	2,761	2,644	2,731	2,599	2,435	2,653	2,698	2,522
Fixed investment	28,893	21,765	19,901	20,348	19,568	17,124	16,733	16,814
Construction Financing	186	88	88	158	157	157	371	372
Other	267	730	972	1,162	1,192	1,267	1,397	1,518
I. Accommodation and food service activities	2,428	4,857	4,643	4,709	4,525	4,439	4,720	4,444
Trade finance	26	26	26	26	26	26	26	26
Working capital	1,574	2,209	2,178	2,370	2,211	2,145	2,139	1,960
Fixed investment	610	938	968	976	956	937	901	805
Construction Financing	207	252	256	498	492	486	793	785
Other	12	1,433	1,216	839	840	845	862	868

3.14 Private Sector Business and Type of Financing-SMEs

(End of period: Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-20	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21 ^P
J. Information and communication	6,555	4,343	4,381	4,586	4,520	4,612	4,454	4,179
Trade finance	227	256	233	158	168	202	185	209
Working capital	2,009	2,601	2,574	2,790	2,702	2,713	2,568	2,304
Fixed investment	4,288	1,212	1,237	1,279	1,289	1,338	1,313	1,326
Construction Financing	-	222	261	284	282	282	281	280
Other	31	52	76	74	78	78	107	61
K. Real estate activities	1,477	1,890	1,758	1,815	1,417	1,428	1,563	1,571
Trade finance	-	-	-	-	-	-	-	-
Working capital	325	268	287	306	263	255	375	392
Fixed investment	1,080	929	1,060	1,070	736	750	772	784
Construction Financing	71	680	398	426	404	410	398	378
Other	-	13	13	13	13	13	18	18
L. Professional, scientific and technical activities	16,468	16,077	15,757	15,146	14,965	14,625	14,317	14,639
Trade finance	421	1,755	1,633	1,755	1,650	1,769	1,649	1,694
Working capital	11,788	10,752	10,033	9,705	10,040	9,887	9,584	9,965
Fixed investment	3,834	2,433	2,950	2,564	2,099	1,889	1,762	1,747
Construction Financing	305	253	254	241	217	212	206	181
Other	120	884	888	881	959	868	1,115	1,052
M. Administrative and support service activities	13,207	11,760	11,742	12,320	12,147	10,936	11,197	11,393
Trade finance	1,447	936	949	1,019	1,051	886	972	734
Working capital	8,209	6,968	6,881	7,073	6,287	6,275	6,441	6,816
Fixed investment	3,294	3,270	3,282	3,384	3,838	2,670	2,688	2,610
Construction Financing	-	-	-	-	-	-	-	-
Other	258	586	630	845	971	1,105	1,095	1,232
N. Education	2,577	3,277	3,203	3,623	3,261	2,860	2,761	2,810
Trade finance	-	20	20	20	19	19	19	18
Working capital	1,385	1,526	1,487	1,736	1,240	1,285	1,276	1,227
Fixed investment	1,076	1,329	1,341	1,345	1,485	1,215	1,116	1,108
Construction Financing	96	295	292	408	404	222	223	325
Other	20	108	62	113	114	118	126	132
O. Human health and social work activities	2,396	3,294	2,922	3,166	3,705	3,366	2,420	2,286
Trade finance	119	-	-	-	-	-	-	-
Working capital	1,285	1,075	1,056	1,151	1,061	1,003	966	943
Fixed investment	911	1,165	1,316	1,431	1,327	1,498	1,299	1,128
Construction Financing	67	997	480	504	1,248	794	96	135
Other	13	57	69	80	69	71	60	80
P. Arts, entertainment, and recreation	205	1,007	1,022	941	986	291	302	293
Trade finance	1	1	1	1	1	1	1	1
Working capital	165	246	582	507	577	213	223	215
Fixed investment	39	758	432	431	408	75	75	75
Construction Financing	-	-	-	-	-	-	-	-
Other	-	2	7	2	1	2	3	3
Q. Other service activities	23,266	27,367	28,631	30,454	30,506	31,453	31,219	30,925
Trade finance	109	484	537	669	629	739	1,720	701
Working capital	12,020	12,851	13,188	13,766	13,042	12,694	12,287	12,329
Fixed investment	10,552	12,953	14,068	14,826	15,508	16,984	16,301	16,804
Construction Financing	44	244	42	227	370	223	98	225
Other	540	835	795	967	957	813	812	867
Total	437,969	488,482	454,097	465,266	448,023	448,494	465,956	478,967

Source: Statistics & Data Warehouse Department, SBP

Notes:

1. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.
2. Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
3. Islamic Financing, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f Jun 2014.
4. Construction financing is included in the type of finance with reference to IH&SMEFD Circular letter No. 10 of 2020 dated 15th July 2020 and Statistics & Data Warehouse Department Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.
5. Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.
6. Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf

3.15 Province/Region and 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 2020	Punjab	5,342.05	5,137.20	96.17	204.84	3.83	266.01	5,403.22	38.24	101.15
	Sindh	7,894.49	7,585.05	96.08	309.44	3.92	205.25	7,790.30	55.13	98.68
	KPK	66.75	63.38	94.94	3.38	5.06	55.41	118.79	0.84	177.95
	Balochistan	9.65	9.41	97.44	0.25	2.56	76.82	86.23	0.61	893.24
	Islamabad	804.25	646.09	80.33	158.16	19.67	71.08	717.17	5.08	89.17
	FATA	0.08	0.06	77.21	0.02	22.79	0.06	0.12	..	159.13
	Gilgit Baltistan	3.87	3.85	99.49	0.02	0.51	0.03	3.88	0.03	100.14
	AJK	9.76	9.68	99.16	0.08	0.84	1.52	11.20	0.08	114.73
Total		14,130.90	13,454.72	95.21	676.18	4.79	676.18	14,130.90	100.00	
Jul-Dec 2020	Punjab	5,476.55	5,296.47	96.71	180.08	3.29	361.76	5,658.23	37.94	103.32
	Sindh	8,259.14	7,879.41	95.40	379.72	4.60	151.27	8,030.68	53.85	97.23
	KPK	80.30	76.27	94.99	4.03	5.01	67.86	144.13	0.97	179.49
	Balochistan	13.76	13.51	98.22	0.25	1.78	72.66	86.17	0.58	626.35
	Islamabad	1,063.82	861.42	80.97	202.40	19.03	110.53	971.95	6.52	91.36
	FATA	0.14	0.13	96.08	0.01	3.92	0.09	0.22	..	162.04
	Gilgit Baltistan	5.65	5.58	98.84	0.07	1.16	0.01	5.59	0.04	99.00
	AJK	13.43	13.31	99.10	0.12	0.90	2.49	15.80	0.11	117.63
Total		14,912.78	14,146.12	94.86	766.66	5.14	766.66	14,912.78	100.00	
Jan-Jun ^r 2021	Punjab	6,077.52	5,868.65	96.56	208.87	3.44	364.03	6,232.68	40.16	102.55
	Sindh	8,129.34	7,795.79	95.90	333.55	4.10	188.21	7,984.00	51.44	98.21
	KPK	82.83	78.26	94.48	4.57	5.52	70.19	148.45	0.96	179.22
	Balochistan	28.30	25.64	90.59	2.66	9.41	50.35	75.98	0.49	268.52
	Islamabad	1,176.21	935.73	79.55	240.48	20.45	114.47	1,050.20	6.77	89.29
	FATA	0.33	0.29	88.26	0.04	11.74	0.09	0.38	..	116.36
	Gilgit Baltistan	5.97	5.71	95.57	0.26	4.43	0.01	5.72	0.04	95.82
	AJK	19.08	18.92	99.17	0.16	0.83	3.24	22.16	0.14	116.15
Total		15,519.58	14,728.98	94.91	790.60	5.09	790.60	15,519.58	100.00	

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

Source: Statistics & Data Warehouse Department, SBP

Notes:

1. 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."
2. Place of Disbursements" refers to the place from where the funds are being issued by scheduled banks to the borrowers.
3. Place of Utilization" refers to the place where the funds are being utilized by borrower.

3.16 Province/Region and place of Disbursement and Utilization

(Billion Rupees)

Place of disbursement	Place of Utilization	Jan-Jun 2020		Jul-Dec 2020		Jan-Jun 2021 ^P	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	5,137.20	96.17	5,296.47	96.71	5,868.65	96.56
	Sindh	132.46	2.48	82.30	1.50	106.04	1.74
	KPK	19.30	0.36	8.35	0.15	8.31	0.14
	Balochistan	1.07	0.02	0.65	0.01	1.01	0.02
	Islamabad	51.11	0.96	87.43	1.60	91.95	1.51
	FATA	0.03	..	0.05	..	0.06	..
	Gilgit-Baltistan	0.02	..	..	..	0.01	..
AJK	0.86	0.02	1.29	0.02	1.48	0.02	
Punjab Total		5,342.05	100.00	5,476.55	100.00	6,077.52	100.00
Sindh	Punjab	195.25	2.47	248.54	3.01	235.33	2.89
	Sindh	7,585.05	96.08	7,879.41	95.40	7,795.79	95.90
	KPK	19.96	0.25	38.20	0.46	28.64	0.35
	Balochistan	75.62	0.96	71.65	0.87	48.90	0.60
	Islamabad	18.12	0.23	20.28	0.25	19.25	0.24
	FATA	..	..	..	..	-	-
	Gilgit-Baltistan	..	..	..	..	..	..
AJK	0.49	0.01	1.04	0.01	1.43	0.02	
Sindh Total		7,894.49	100.00	8,259.14	100.00	8,129.34	100.00
KPK	Punjab	0.84	1.25	0.60	0.75	0.80	0.97
	Sindh	0.72	1.08	0.64	0.80	0.73	0.88
	KPK	63.38	94.94	76.27	94.99	78.26	94.48
	Balochistan	..	..	..	0.01	0.01	0.01
	Islamabad	1.79	2.68	2.74	3.41	2.91	3.51
	FATA	0.03	0.04	0.03	0.04	0.02	0.03
	Gilgit-Baltistan	-	-	..	..	-	-
AJK	..	..	0.01	0.01	0.10	0.12	
KPK Total		66.75	100.00	80.30	100.00	82.83	100.00
Balochistan	Punjab	..	0.05	0.01	0.06	0.01	0.02
	Sindh	0.24	2.49	0.23	1.67	2.65	9.37
	KPK	..	0.01	..	0.03	-	-
	Balochistan	9.41	97.44	13.51	98.22	25.64	90.59
	Islamabad	-	-	..	0.03	..	0.01
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
AJK	..	..	..	..	-	-
Balochistan Total		9.65	100.00	13.76	100.00	28.30	100.00
Islamabad	Punjab	69.91	8.69	112.53	10.58	127.85	10.87
	Sindh	71.83	8.93	68.10	6.40	78.79	6.70
	KPK	16.13	2.01	21.29	2.00	33.21	2.82
	Balochistan	0.12	0.01	0.32	0.03	0.40	0.03
	Islamabad	646.09	80.33	861.42	80.97	935.73	79.55
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	..	..	0.01	..
AJK	0.17	0.02	0.15	0.01	0.22	0.02	
Islamabad Total		804.25	100.00	1,063.82	100.00	1,176.21	100.00
FATA Total		0.08	100.00	0.14	100.00	0.33	100.00
Gilgit-Baltistan	Punjab	..	0.07	0.01	0.20	..	0.02
	Sindh	-	-	..	0.01	-	-
	KPK	..	0.01	-	-	0.01	0.10
	Balochistan	0.01	0.33	0.03	0.52	0.02	0.40
	Islamabad	..	0.01	0.02	0.38	0.23	3.91
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	3.85	99.49	5.58	98.84	5.71	95.57
AJK	..	0.08	..	0.05	-	-	
Gilgit-Baltistan Total		3.87	100.00	5.65	100.00	5.97	100.00
AJK	Punjab	0.01	0.10	0.07	0.52	0.04	0.20
	Sindh	..	0.01	..	0.01	..	0.01
	KPK	..	0.03	..	0.01	..	..
	Balochistan	-	-	-	-	-	-
	Islamabad	0.07	0.69	0.05	0.36	0.12	0.62
	FATA	..	..	-	-	-	-
	Gilgit-Baltistan	..	0.01	..	..	-	-
AJK	9.68	99.16	13.31	99.10	18.92	99.17	
AJK Total		9.76	100.00	13.43	100.00	19.08	100.00
Grand Total		14,130.90		14,912.78		15,519.58	

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

Source: Statistics & Data Warehouse Department, SBP

3.17 Province/Region and Place of Utilization and Disbursement

(Billion Rupees)

Place of Utilization	Place of Disbursement	Jan-Jun 2020		Jul-Dec 2020		Jan-Jun 2021 ^P	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	5,137.20	95.08	5,296.47	93.61	5,868.65	94.16
	Sindh	195.25	3.61	248.54	4.39	235.33	3.78
	KPK	0.84	0.02	0.60	0.01	0.80	0.01
	Balochistan	..	..	0.01	..	0.01	..
	Islamabad	69.91	1.29	112.53	1.99	127.85	2.05
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	0.01	..	..	..
	AJK	0.01	..	0.07	..	0.04	..
Punjab Total		5,403.22	100.00	5,658.23	100.00	6,232.68	100.00
Sindh	Punjab	132.46	1.70	82.30	1.02	106.04	1.33
	Sindh	7,585.05	97.37	7,879.41	98.12	7,795.79	97.64
	KPK	0.72	0.01	0.64	0.01	0.73	0.01
	Balochistan	0.24	..	0.23	..	2.65	0.03
	Islamabad	71.83	0.92	68.10	0.85	78.79	0.99
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	..	..	-	-
	AJK	..	..	..	..	..	..
Sindh Total		7,790.30	100.00	8,030.68	100.00	7,984.00	100.00
KPK	Punjab	19.30	16.25	8.35	5.79	8.31	5.60
	Sindh	19.96	16.80	38.20	26.50	28.64	19.30
	KPK	63.38	53.35	76.27	52.92	78.26	52.72
	Balochistan	..	..	..	..	-	-
	Islamabad	16.13	13.58	21.29	14.77	33.21	22.37
	FATA	0.02	0.01	0.01	..	0.02	0.01
	Gilgit-Baltistan	..	..	-	-	0.01	..
	AJK	..	..	..	..	..	..
KPK Total		118.79	100.00	144.13	100.00	148.45	100.00
Balochistan	Punjab	1.07	1.24	0.65	0.75	1.01	1.34
	Sindh	75.62	87.70	71.65	83.15	48.90	64.35
	KPK	..	..	..	..	0.01	0.02
	Balochistan	9.41	10.91	13.51	15.68	25.64	33.74
	Islamabad	0.12	0.14	0.32	0.38	0.40	0.53
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	0.01	0.02	0.03	0.03	0.02	0.03
	AJK	-	-	-	-	-	-
Balochistan Total		86.23	100.00	86.17	100.00	75.98	100.00
Islamabad	Punjab	51.11	7.13	87.43	9.00	91.95	8.76
	Sindh	18.12	2.53	20.28	2.09	19.25	1.83
	KPK	1.79	0.25	2.74	0.28	2.91	0.28
	Balochistan	-	-	..	..	..	..
	Islamabad	646.09	90.09	861.42	88.63	935.73	89.10
	FATA	-	-	-	-	0.02	..
	Gilgit-Baltistan	..	..	0.02	..	0.23	0.02
	AJK	0.07	0.01	0.05	..	0.12	0.01
Islamabad Total		717.17	100.00	971.95	100.00	1,050.20	100.00
FATA	Punjab	0.03	23.18	0.05	23.50	0.06	17.03
	Sindh	..	3.39	..	0.22	-	-
	KPK	0.03	24.40	0.03	15.39	0.02	6.16
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.43	..	1.59	..	0.96
	FATA	0.06	48.52	0.13	59.30	0.29	75.85
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	..	0.08	-	-	-	-
FATA Total		0.12	100.00	0.22	100.00	0.38	100.00
Gilgit Baltistan	Punjab	0.02	0.45	..	0.08	0.01	0.09
	Sindh	..	0.12	..	0.03	..	0.03
	KPK	-	-	..	0.01	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.07	..	0.03	0.01	0.13
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	3.85	99.35	5.58	99.84	5.71	99.75
	AJK	..	0.02	..	0.01	-	-
Gilgit-Baltistan Total		3.88	100.00	5.59	100.00	5.72	100.00
AJK	Punjab	0.86	7.71	1.29	8.14	1.48	6.70
	Sindh	0.49	4.34	1.04	6.60	1.43	6.47
	KPK	..	0.01	0.01	0.06	0.10	0.43
	Balochistan	..	..	..	..	-	-
	Islamabad	0.17	1.48	0.15	0.94	0.22	1.01
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	0.03	..	0.02	-	-
	AJK	9.68	86.43	13.31	84.25	18.92	85.38
AJK Total		11.20	100.00	15.80	100.00	22.16	100.00
Grand Total		14,130.90		14,912.78		15,519.58	

Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off
 -: Value is zero; 0.00: Amount in less than 5.0 million

Source: Statistics & Data Warehouse Department, SBP

3.18 Province/Region and Categories of Advances by Borrowers* (Outstanding Position)

(Billion Rupees)

Provinces/ Regions	Borrower	Jun-2020			Dec-2020			Jun-2021 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	-	1.98	1.98	-	2.42	2.42	-	2.85	2.85
	Government	0.37	878.19	878.56	0.44	821.09	821.53	0.28	994.94	995.22
	Non-Financial Public Sector Enterprises	-	1,160.17	1,160.17	-	1,138.21	1,138.21	-	1,104.54	1,104.54
	NBFCs & Financial Auxiliaries	0.03	101.30	101.33	0.02	114.57	114.59	0.02	124.51	124.53
	Private Sector (Business)	223.99	4,902.16	5,126.15	247.63	5,114.87	5,362.49	244.84	5,314.82	5,559.66
	Trust Funds & Non Profit Organizations	0.02	17.91	17.93	0.01	19.28	19.28	..	15.02	15.02
	Personal/Individuals	55.23	620.57	675.80	73.54	709.55	783.09	81.48	804.38	885.86
	Others	0.76	0.79	1.55	1.04	0.84	1.89	1.44	1.71	3.14
	Total	280.39	7,683.07	7,963.46	322.68	7,920.83	8,243.52	328.06	8,362.76	8,690.82
Punjab	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	561.27	561.27	-	464.14	464.14	-	623.90	623.90
	Non-Financial Public Sector Enterprises	-	244.70	244.70	-	265.25	265.25	-	293.43	293.43
	NBFCs & Financial Auxiliaries	-	11.94	11.94	-	13.65	13.65	-	21.59	21.59
	Private Sector (Business)	133.83	2,211.31	2,345.15	178.92	2,251.85	2,430.76	177.60	2,381.08	2,558.68
	Trust Funds & Non Profit Organizations	0.01	3.76	3.77	0.01	2.91	2.91	..	2.83	2.84
	Personal/Individuals	16.14	205.42	221.56	20.81	236.72	257.53	23.08	282.03	305.12
	Others	0.01	0.40	0.42	0.01	0.33	0.34	..	0.32	0.32
	Total	149.99	3,238.80	3,388.79	199.74	3,234.85	3,434.59	200.69	3,605.18	3,805.87
Sindh	Foreign Constituents	-	1.90	1.90	-	2.34	2.34	-	2.85	2.85
	Government	0.31	259.40	259.71	0.38	294.25	294.63	0.28	307.41	307.68
	Non-Financial Public Sector Enterprises	-	614.63	614.63	-	589.53	589.53	-	488.19	488.19
	NBFCs & Financial Auxiliaries	0.03	70.77	70.79	0.02	86.83	86.86	0.02	77.19	77.22
	Private Sector (Business)	77.52	2,289.71	2,367.22	58.85	2,433.84	2,492.69	56.94	2,438.23	2,495.16
	Trust Funds & Non Profit Organizations	0.01	5.34	5.35	-	5.55	5.55	-	4.92	4.92
	Personal/Individuals	29.51	357.12	386.63	43.20	405.73	448.93	47.76	446.45	494.20
	Others	0.69	0.26	0.95	0.73	0.51	1.24	1.13	1.39	2.52
	Total	108.06	3,599.13	3,707.20	103.19	3,818.59	3,921.78	106.13	3,766.62	3,872.74
Khyber Pakhtunkhwa	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	0.01	0.01
	Non-Financial Public Sector Enterprises	-	22.02	22.02	-	29.66	29.66	-	25.67	25.67
	NBFCs & Financial Auxiliaries	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector (Business)	5.24	44.49	49.73	5.08	38.97	44.05	5.36	38.99	44.35
	Trust Funds & Non Profit Organizations	-	0.28	0.28	-	0.20	0.20	-	0.19	0.19
	Personal/Individuals	2.86	19.47	22.33	2.86	22.91	25.77	3.22	25.63	28.85
	Others	-	0.10	0.10	-	-	-	-	-	-
	Total	8.10	86.42	94.52	7.94	91.80	99.74	8.58	90.55	99.13
Balochistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	0.06	3.01	3.07	0.06	3.01	3.07	-	3.01	3.01
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	2.89	3.84	6.73	2.73	4.69	7.42	2.64	4.34	6.98
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	4.22	3.37	7.59	4.17	3.90	8.07	4.60	4.37	8.98
	Others	0.05	-	0.05	0.30	-	0.30	0.30	-	0.30
	Total	7.22	10.21	17.43	7.26	11.59	18.85	7.54	11.72	19.26
Islamabad	Foreign Constituents	-	0.08	0.08	-	0.08	0.08	-	-	-
	Government	-	54.51	54.51	-	59.69	59.69	-	60.62	60.62
	Non-Financial Public Sector Enterprises	-	278.57	278.57	-	253.53	253.53	-	297.01	297.01
	NBFCs & Financial Auxiliaries	-	18.54	18.54	-	14.03	14.03	-	25.67	25.67
	Private Sector (Business)	3.18	345.82	348.99	0.69	378.97	379.66	0.61	444.79	445.41
	Trust Funds & Non Profit Organizations	-	8.53	8.53	-	10.61	10.61	-	7.07	7.07
	Personal/Individuals	0.38	29.17	29.55	0.44	33.19	33.63	0.57	38.16	38.73
	Others	-	0.03	0.03	-	-	-	-	-	-
	Total	3.55	735.24	738.80	1.13	750.09	751.22	1.18	873.32	874.50
FATA	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.11	0.11	0.22	0.12	0.10	0.22	0.16	0.10	0.26
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.18	0.35	0.53	0.17	0.42	0.59	0.24	0.48	0.72
	Others	-	-	-	-	-	-	-	-	-
	Total	0.29	0.46	0.75	0.29	0.52	0.81	0.40	0.58	0.98

* End Position.

3.18 Province/Region and Categories of Advances by Borrowers* (Outstanding Position)

(Billion Rupees)

Provinces/ Regions	Borrower	Jun-2020			Dec-2020			Jun-2021 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	0.25	0.25	-	0.25	0.25	-	0.25	0.25
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.75	2.72	3.47	0.81	1.52	2.33	0.99	1.81	2.80
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.73	1.75	2.48	0.74	2.30	3.04	0.83	2.57	3.40
	Others	-	-	-	-	-	-	-	-	-
Total	1.48	4.71	6.19	1.55	4.08	5.62	1.82	4.63	6.45	
AJK	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.48	4.17	4.65	0.42	4.93	5.36	0.54	5.47	6.01
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	1.21	3.92	5.13	1.16	4.38	5.53	1.18	4.68	5.87
	Others	0.01	0.01	0.01	-	-	-	-	-	-
Total	1.70	8.09	9.79	1.58	9.32	10.90	1.73	10.16	11.88	

* End Position.

Source: Statistics & Data Warehouse Department, SBP

"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.

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. Data relating to actual utilization is under process and will be disseminated as and when collected from banks and compiled by SBP.

"Outstanding Advances" mean 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.

Foreign Constituents: This covers the transactions with the non-residents working in our economy. This includes Officials (Embassies consulates, foreign missions), Business (Corporations working in Pakistan for short periods 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 & Fin Aux.: 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.

3.19 Province/Region and Categories of Loans for Agriculture (Disbursements and Outstanding)

(Amount in Million Rupees)

Period/Provinces	Farm Sector								
	Subsistence Holding			Economic Holding			Above Economic Holding		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY21									
Jul-Sep									
Punjab	152,889	23,767	149,821	19,795	11,584	41,254	4,799	61,104	53,554
Sindh	22,149	5,899	26,472	3,358	2,100	14,123	800	13,022	27,333
Khyber Pakhtunkhwa	4,080	740	4,677	1,212	477	2,778	157	225	556
Balochistan	721	140	1,177	39	24	167	32	51	951
Azad Jammu Kashmir	95	22	77	-	-	-	16	282	29
Gilgit Baltistan	83	16	234	-	-	10	1	8	25
All Pakistan	180,017	30,584	182,458	24,404	14,186	58,333	5,805	74,692	82,448
Jul-Dec									
Punjab	481,529	71,184	150,994	43,257	27,402	40,928	9,777	165,226	71,224
Sindh	64,814	19,569	27,809	7,592	6,588	14,266	1,608	33,946	37,608
Khyber Pakhtunkhwa	9,496	1,822	4,912	2,327	1,383	3,005	320	788	733
Balochistan	2,132	465	1,204	81	57	171	55	120	975
Azad Jammu Kashmir	148	33	81	-	-	-	29	654	27
Gilgit Baltistan	260	56	202	3	1	7	4	27	25
All Pakistan	558,379	93,128	185,202	53,260	35,430	58,376	11,793	200,761	110,593
Jul-Mar									
Punjab	670,328	109,755	152,248	56,481	43,451	38,686	12,670	251,569	58,647
Sindh	110,644	35,629	28,035	10,882	10,295	13,572	2,290	48,098	28,613
Khyber Pakhtunkhwa	14,803	3,557	5,455	3,124	2,405	2,759	384	983	592
Balochistan	4,169	796	1,308	95	78	167	63	155	973
Azad Jammu Kashmir	209	43	79	-	-	-	35	897	35
Gilgit Baltistan	1,488	185	292	3	1	6	10	34	27
All Pakistan	801,641	149,965	187,417	70,585	56,230	55,191	15,452	301,735	88,887
Jul-Jun									
Punjab	976,238	156,142	153,764	65,516	61,043	38,815	14,497	384,234	71,247
Sindh	146,512	63,096	32,450	12,667	14,490	13,972	2,556	66,345	29,600
Khyber Pakhtunkhwa	21,067	5,092	5,778	3,601	3,048	1,841	423	1,456	591
Balochistan	5,353	1,207	1,398	123	133	174	74	214	961
Azad Jammu Kashmir	477	64	486	1	1	1	35	1,225	43
Gilgit Baltistan	3,265	382	442	6	2	4	15	39	27
All Pakistan	1,152,912	225,982	194,318	81,914	78,716	54,806	17,600	453,514	102,468
FY22									
Jul-Sep									
Punjab	117,606	29,293	151,216	16,426	16,146	40,694	4,301	59,708	51,586
Sindh	19,665	19,786	34,612	3,183	3,227	10,601	1,333	13,833	12,359
Khyber Pakhtunkhwa	3,957	822	5,442	844	519	1,886	112	241	577.06
Balochistan	498	227	1,441	42	33.868	184.66	31	127.934	253.218
Azad Jammu Kashmir	245	24.932	88.481	-	-	1	9	227	43.492
Gilgit Baltistan	1,286	154.832	529.11	1	0.999	11.398	-	-	19.542
All Pakistan	143,257	50,308	193,329	20,496	19,927	53,378	5,786	74,137	64,838

3.19 Province/Region and Categories of Loans for Agriculture (Disbursements and Outstanding)

(Amount in Million Rupees)

Period/Provinces	Non-Farm Sector						Overall		
	Small Farm			Large Farm			Farm & Nom Farm		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY 21									
Jul-Sep									
Punjab	233,293	24,698	123,375	8,026	92,541	99,666	418,802	213,694	467,670
Sindh	49,866	3,746	21,467	368	12,199	6,988	76,541	36,967	96,383
Khyber Pakhtunkhwa	8,749	1,446	5,480	116	83	923	14,314	2,971	14,414
Balochistan	244	15	106	2	18	22	1,038	247	2,423
Azad Jammu Kashmir	1,582	212	1,311	18	4	304	1,711	520	1,720
Gilgit Baltistan	753	114	775	53	17	479	890	156	1,524
All Pakistan	294,487	30,231	152,515	8,583	104,862	108,382	513,296	254,555	584,135
Jul-Dec									
Punjab	539,009	56,667	124,805	53,576	197,116	92,469	1,127,148	517,594	480,419
Sindh	110,119	8,639	21,430	1,641	20,055	6,383	185,774	88,796	107,497
Khyber Pakhtunkhwa	17,563	3,226	6,009	1,076	525	1,005	30,782	7,744	15,663
Balochistan	641	49	114	39	37	28	2,948	728	2,492
Azad Jammu Kashmir	3,288	473	1,238	756	107	327	4,221	1,267	1,673
Gilgit Baltistan	2,251	385	880	805	307	684	3,323	775	1,797
All Pakistan	672,871	69,439	154,476	57,893	218,146	100,896	1,354,196	616,905	609,543
Jul-Mar									
Punjab	754,325	82,259	122,210	75,448	313,398	107,316	1,569,252	800,432	479,107
Sindh	168,533	13,508	21,763	2,466	28,821	8,152	294,815	136,349	100,135
Khyber Pakhtunkhwa	24,739	4,824	6,310	1,711	798	1,050	44,761	12,567	16,165
Balochistan	898	74	124	52	59	35	5,277	1,162	2,607
Azad Jammu Kashmir	5,145	722	1,215	1,052	187	339	6,441	1,850	1,669
Gilgit Baltistan	3,812	675	1,039	1,128	443	784	6,441	1,338	2,148
All Pakistan	957,452	102,063	152,661	81,857	343,706	117,676	1,926,987	953,699	601,831
Jul-Jun									
Punjab	997,200	112,060	125,400	101,117	424,916	106,671	2,154,568	1,138,395	495,897
Sindh	206,197	18,124	23,196	3,197	41,267	9,383	371,129	203,322	108,601
Khyber Pakhtunkhwa	31,911	6,789	6,720	2,333	1,101	1,114	59,335	17,486	16,043
Balochistan	1,586	123	154	65	80	42	7,201	1,757	2,729
Azad Jammu Kashmir	12,693	1,326	1,169	1,207	246	335	14,413	2,862	2,034
Gilgit Baltistan	5,409	991	1,216	1,556	635	931	10,251	2,048	2,619
All Pakistan	1,254,996	139,413	157,855	109,475	468,245	118,476	2,616,897	1,365,870	627,924
FY 22									
Jul-Sep									
Punjab	244,254	30,594	127,379	15,241	98,492	106,544	397,828	234,232	477,418
Sindh	40,335	4,245	22,316	512	10,839	10,769	65,028	51,930	90,656
Khyber Pakhtunkhwa	8,811	2,015	7,142	408	222	1,147	14,132	3,819	16,194
Balochistan	300	31,772	170,721	23	39,825	53	894	461	2,103
Azad Jammu Kashmir	6,765	564	1,783	104	19,412	332,857	7,123	836	2,249
Gilgit Baltistan	1,573	346,191	1,398	213	97,155	982,094	3,073	599	2,941
All Pakistan	302,038	37,795	160,189	16,501	109,708	119,827	488,078	291,876	591,561

Source: Agricultural Credit & Microfinance Department

3.21 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2020						2021		
	Jun			Dec			Jun ^P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. TREASURY BILLS / SHORT TERM FED. BONDS	5,171,021.6	5,324,175.1	5,214,308.1	4,528,862.4	4,616,623.3	4,546,929.2	6,050,306.2	6,160,529.2	6,063,721.8
01. Federal Government	5,171,021.5	5,324,175.0	5,214,308.0	4,528,862.2	4,616,623.2	4,546,929.1	6,050,306.1	6,160,529.1	6,063,721.7
02. Provincial Governments	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
II. FEDERAL BONDS	4,079,653.6	4,089,525.7	4,138,478.6	5,368,246.0	5,402,051.8	5,499,739.9	5,949,738.0	5,993,337.3	6,072,881.1
01. Compensation Bonds	-	-	-	-	-	-	-	-	-
02. Federal Investment Bonds	-	-	-	-	-	-	-	-	-
03. Pakistan Investment Bonds	4,079,653.6	4,089,525.7	4,138,478.6	5,368,246.0	5,402,051.7	5,499,739.9	5,949,738.0	5,993,337.3	6,072,881.1
04. Bearer National Fund Bonds	-	-	-	-	-	-	-	-	-
05. Income Tax Bonds	..	..	..	..	..	..	..	..	..
III. SHARES	319,228.5	248,150.5	321,634.5	311,573.3	228,957.6	338,236.7	299,420.7	200,663.6	332,193.5
01. Quoted On The Stock Exchange	177,299.0	103,562.4	179,922.9	178,061.7	78,594.3	199,088.0	176,079.4	67,020.7	203,023.2
a. Financial Institutions	21,736.2	15,539.8	20,946.4	22,985.8	14,102.4	23,792.5	25,177.8	15,344.0	29,325.3
b. NFPSEs	22,647.8	13,737.9	20,913.1	20,427.6	5,111.3	18,939.5	17,414.1	5,249.0	15,946.1
c. Private Sector	132,915.0	74,284.7	138,063.4	134,644.2	59,376.5	156,352.0	133,487.6	46,427.8	157,751.8
02. Unquoted On The Stock Exchange	141,929.5	144,588.1	141,711.6	133,511.6	150,363.4	139,148.7	123,341.2	133,642.8	129,170.3
a. Financial Institutions	12,514.6	17,995.8	12,541.1	22,624.6	29,933.7	22,693.6	20,133.0	27,467.7	20,133.0
b. NFPSEs	7,038.9	6,813.2	6,815.6	1,645.5	912.2	1,111.9	1,741.5	1,008.2	1,525.8
c. Private Sector	93,415.5	90,818.5	93,394.4	71,682.6	81,958.5	71,730.6	65,145.3	76,272.4	66,730.1
IV. DEBENTURES	36.9	36.9	36.9	5.7	5.7	5.7	5.7	5.7	5.7
V. PARTICIPATION TERM CERTIFICATES	77.3	77.3	77.3	0.3	0.3	0.3	0.3	0.3	0.3
VI. CERTIFICATE OF INVESTEMENTS	2,812.4	2,812.4	2,811.7	4,787.4	4,787.4	4,829.9	3,841.9	3,841.9	3,884.5
VII. TERM FINANCE CERTIFICATES	60,688.8	60,982.3	60,752.2	61,962.3	61,880.5	63,018.8	57,890.9	59,378.2	59,360.6
VIII. MODARBA CERTIFICATES	-	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	6,645.8	5,554.3	6,719.5	6,843.1	6,430.8	6,871.0	9,437.4	9,151.8	9,476.0
X. NIT UNITS	3,005.0	1,876.0	2,863.7	2,368.7	1,782.7	2,532.4	2,461.0	1,782.7	2,653.3
XI. OTHERS	89,316.7	89,418.3	89,706.4	81,994.0	81,962.6	84,026.8	88,866.3	88,833.2	91,403.1
XII. Islamic Banking Products - Investments	877,949.3	870,076.1	889,444.4	1,199,076.6	1,184,316.9	1,245,954.2	1,317,365.7	1,309,799.1	1,377,543.0
01. GOP Ijara Sukuk	331,164.2	327,283.3	330,967.3	638,612.8	627,022.4	660,603.9	748,897.5	747,397.1	780,993.8
02. Corporate Sukuks	497,889.1	495,081.3	508,683.7	510,006.8	505,375.3	531,701.4	508,822.0	505,782.3	533,452.1
a. Diminishing Musharaka Sukuk	160,152.9	159,284.7	161,724.0	150,968.1	150,094.4	153,122.9	151,894.7	152,106.7	154,520.4
b. Ijarah Sukuk	221,555.1	218,856.0	230,654.8	183,019.4	180,323.0	198,564.9	183,942.7	181,310.6	201,831.7
c. Modaraba Sukuk	4,654.8	4,654.8	4,654.8	17,645.9	17,645.9	18,007.1	18,227.0	18,151.2	18,612.3
d. Wakala Sukuk	91.4	425.0	91.4	60.4	425.0	61.5	30.3	425.0	30.9
e. Any other	111,434.9	111,860.9	111,558.8	158,313.0	156,887.1	161,944.8	154,727.2	153,788.8	158,456.7
03. Wakala Placements	-	-	-	-	-	-	-	-	-
04. Commodity Murabaha	-	-	-	-	-	-	-	-	-
05. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
06. Strategic Investment – Long Term	1,467.6	1,467.6	1,494.5	1,467.6	1,467.6	1,506.9	1,467.6	1,467.6	1,531.8
07. Certificate of Investment (COIs) - Long Term	88.1	88.1	88.1	88.1	88.1	88.1	88.1	88.1	88.1
08. Placement with FI	-	-	-	-	-	-	-	-	-
09. Other Mode of Investments – Short Term	584.2	780.0	584.2	3,487.8	6,495.2	4,159.8	6,027.1	4,682.6	6,889.6
10. Other Mode of Investments – Long Term	46,756.2	45,375.8	47,626.7	45,413.5	43,868.3	47,894.2	52,063.5	50,381.4	54,587.6
TOTAL	10,610,435.9	10,692,685.1	10,726,833.4	11,565,719.8	11,588,799.7	11,792,144.9	13,779,334.1	13,827,323.0	14,013,122.9

Source: Statistics & Data Warehouse Department, SBP

* Note: -As per BPRD circular letter No. 5 of 2016, Federal Government Securities include the amount of Bai Muajjal of Government of Pakistan Ijara Sukuk. Totals may differ due to rounding off.

3.22 Scheduled Banks' Deposits by Rates of Interest (Conventional Banking)

(Million Rupees)

RATE OF RETURN	2019	2020		2021
	Dec	Jun	Dec ^R	Jun ^P
00.00	4,157,920.1	4,620,441.6	5,088,122.8	5,427,917.6
01.00*	559,355.6	547,999.9	562,690.4	590,932.3
02.00*	46,477.9	18,753.8	45,072.5	27,485.1
03.00*	7,487.3	59,719.9	42,706.9	105,996.9
04.00*	43,766.5	49,854.8	81,837.7	73,684.9
05.00*	28,810.5	140,670.0	235,381.7	233,993.8
05.25	3,550.6	84,272.7	14,920.4	14,661.2
05.50	4,008.0	130,552.7	4,421,285.2	5,210,096.3
05.75	18,985.5	60,546.6	1,080,286.6	1,040,835.8
06.00	40,806.1	268,209.8	175,950.6	319,421.4
06.25	2,977.1	113,083.6	161,143.6	344,749.2
06.50	60,145.2	5,262,425.6	661,693.2	649,152.9
06.75	1,326.9	724,586.2	196,264.7	219,837.8
07.00	617.2	248,937.6	211,833.5	158,526.8
07.25	360.9	54,058.7	175,320.6	209,766.7
07.50	3,673.3	160,748.3	176,537.7	231,409.3
07.75	684.4	72,261.2	24,942.5	133,255.7
08.00	1,093.8	52,718.6	238,871.6	75,750.9
08.25	5,068.9	28,499.8	11,870.1	195,914.2
08.50	4,833.8	12,264.0	108,257.7	6,156.4
08.75	2,068.8	2,741.5	1,962.7	1,398.4
09.00	27,293.8	4,506.3	2,242.5	10,425.9
09.25	5,518.0	1,200.4	446.2	231.4
09.50	865.8	54,508.5	5,312.3	5,496.8
09.75	68,745.5	10,769.3	3,895.4	6,640.4
10.00	14,898.8	3,831.5	3,534.6	1,413.2
10.25	20,370.6	8,698.8	6,968.1	2,448.2
10.50	26,161.2	8,096.7	56,540.4	16,427.7
10.75	17,021.7	2,214.3	16,332.3	13,385.5
11.00	19,804.0	2,179.6	9,437.9	6,421.1
11.25	4,629,909.8	3,352.8	16,684.4	4,756.1
11.50	930,891.8	11,776.3	13,339.8	5,103.7
11.75	123,413.8	1,758.4	5,494.3	948.2
12.00	233,996.8	29,802.2	34,394.0	10,989.8
12.25	204,296.7	21,795.3	16,125.5	5,940.6
12.50	156,235.4	16,989.9	13,622.3	8,961.2
12.75	69,019.5	5,846.9	12,453.9	4,953.2
13.00	126,957.4	107,142.2	24,608.6	967.2
13.25	68,961.7	23,067.7	17,041.6	1,759.1
13.50	46,835.0	52,020.5	2,853.3	357.5
13.75	52,900.7	61,660.8	1,421.4	11.4
14.00	29,243.1	62,376.4	1,594.7	1,211.8
14.25	15,787.5	90,551.7	65.9	25.1
14.50	101,956.7	-	596.8	83.4
14.75	32,077.1	-	-	-
15.00 & above	173,401.8	-	2,256.4	1,074.9
Total	12,190,582.6	13,297,493.7	13,984,215.6	15,380,976.9

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

Source: Statistics & Data Warehouse Department, SBP

3.23 Scheduled Banks' Deposits by Rates of Return (Islamic Banking)

(Million Rupees)

RATE OF RETURN	2019	2020		2021
	Dec	Jun	Dec ^R	Jun ^P
00.00	817,620.6	1,007,811.7	1,196,686.7	1,416,098.2
01.00*	100,933.6	203,140.1	160,200.0	190,443.8
02.00*	15,944.8	17,848.2	10,619.2	11,969.5
03.00*	55,781.5	101,607.2	575,736.8	625,331.6
04.00*	15,670.7	492,129.0	215,986.8	293,615.4
05.00*	8,942.6	126,304.5	258,329.0	311,716.8
05.25	766.2	24,738.9	50,624.6	49,019.9
05.50	8,351.7	147,006.8	261,501.5	226,911.6
05.75	19,338.0	21,649.0	79,290.9	160,161.1
06.00	64,808.7	60,318.6	62,606.1	53,811.1
06.25	6,328.3	40,963.7	42,128.9	63,727.5
06.50	23,769.6	245,377.5	142,404.6	32,344.6
06.75	4,949.2	29,410.7	49,749.6	51,998.6
07.00	210,254.5	73,711.8	94,084.8	72,784.3
07.25	46,402.6	61,989.8	94,435.5	111,177.8
07.50	83,359.1	86,065.6	19,886.0	57,469.2
07.75	24,272.6	17,561.7	5,111.3	16,389.2
08.00	11,217.0	11,026.2	5,309.1	8,221.2
08.25	23,770.4	49,798.9	523.9	167.6
08.50	13,946.2	6,410.8	3,489.4	20.7
08.75	6,842.2	3,081.3	528.4	432.6
09.00	20,991.8	9,498.3	13,496.9	58.2
09.25	18,212.0	30,945.5	27.5	21.9
09.50	54,601.0	12,970.8	17.2	12.9
09.75	29,704.2	1,286.7	49.6	28.8
10.00	18,753.6	582.8	198.2	28.8
10.25	106,280.5	1,054.6	95.4	0.4
10.50	10,062.0	2,387.9	99.3	15.0
10.75	21,192.1	18.7	8.1	1.4
11.00	8,577.4	546.0	263.4	22.8
11.25	185,018.1	210.0	99.6	1.0
11.50	22,629.6	750.4	422.4	5.0
11.75	23,336.7	1,492.8	287.7	-
12.00	86,096.1	3,616.8	1,510.8	3.9
12.25	40,885.1	1,180.2	209.6	-
12.50	42,509.1	1,735.3	567.9	37.0
12.75	106,386.1	2,461.7	34.0	-
13.00	32,551.1	2,625.0	98.4	12.2
13.25	42,685.5	1,079.8	-	-
13.50	9,254.3	2,043.7	-	-
13.75	4,229.9	952.5	-	-
14.00	4,912.1	2,404.5	-	-
14.25	1,291.4	100.0	-	-
14.50	73.1	-	-	-
14.75	33.1	-	-	-
15.00 & above	-	-	-	-
Total	2,453,536.2	2,907,895.8	3,346,719.2	3,754,061.7

Source: Statistics & Data Warehouse Department, SBP

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

3.24 Scheduled Banks' Advances by Rates of Interest (Conventional Banking)

(End of period : Million Rupees)

RATE OF RETURN	2019		2020				2021	
	Dec		Jun ^R		Dec ^R		Jun ^P	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	290,262.8	275,888.7	387,835.0	383,295.5	518,011.6	515,905.7	387,672.3	385,852.3
01.00*	7,770.8	6,455.8	13,021.3	11,269.5	56,830.3	42,633.0	54,474.8	43,451.0
02.00*	15,143.5	15,143.5	29,036.6	27,969.9	75,119.9	74,299.9	87,649.1	82,592.4
03.00*	482,196.7	482,090.9	540,855.5	540,735.9	670,482.8	668,678.1	658,525.5	656,204.6
04.00*	123,002.6	123,002.6	130,327.8	115,911.3	99,574.6	99,574.6	112,469.8	112,388.6
05.00*	110,405.6	104,669.7	91,318.1	91,304.6	90,504.6	76,266.1	117,132.7	102,835.1
06.00*	31,378.4	30,312.7	58,363.5	44,750.1	69,270.6	60,708.0	133,551.2	125,793.3
07.00*	19,513.8	18,752.1	12,445.0	12,065.2	64,887.7	34,614.4	161,374.7	42,799.9
08.00*	35,599.5	35,018.1	235,876.3	164,592.6	1,714,733.6	909,285.4	1,711,223.3	946,806.2
08.25	4,959.5	4,128.3	300,418.2	125,858.3	479,344.5	295,111.1	414,489.3	244,897.2
08.50	2,794.2	2,794.2	176,052.3	131,572.4	275,211.1	182,913.4	517,188.1	353,911.8
08.75	9,960.2	9,960.2	300,050.0	149,291.7	322,743.8	192,554.4	229,583.1	165,851.8
09.00	3,192.8	3,025.4	186,657.7	110,520.7	189,016.4	131,121.7	295,450.5	183,363.7
09.25	1,567.7	1,567.7	223,632.6	153,025.7	150,550.8	133,858.5	134,185.4	114,035.0
09.50	3,501.5	3,501.5	93,752.4	72,950.1	52,685.0	52,136.3	180,406.8	175,854.7
09.75	3,663.6	3,663.6	148,522.8	85,906.2	162,981.7	90,609.3	72,304.8	65,475.9
10.00	50,591.8	50,591.8	45,135.8	42,573.4	80,506.3	80,506.3	100,345.1	90,520.0
10.25	2,253.6	2,253.6	86,291.8	78,738.2	139,527.4	97,026.0	65,844.2	48,050.0
10.50	10,887.8	10,887.8	31,547.1	29,962.3	37,439.9	37,439.9	167,478.4	116,921.1
10.75	12,189.8	12,189.8	48,415.6	45,849.0	132,890.6	99,934.4	36,220.0	27,720.0
11.00	22,201.1	22,201.1	43,464.6	42,369.2	31,350.0	31,347.6	122,376.4	122,349.5
11.25	25,353.9	21,779.9	124,111.9	90,400.7	36,743.8	36,743.8	22,389.1	17,577.1
11.50	27,346.2	19,102.3	105,473.8	66,196.6	25,919.5	25,722.5	58,245.7	58,245.7
11.75	20,593.2	20,593.2	249,407.5	86,474.3	18,749.4	18,749.4	14,795.6	14,795.6
12.00	67,830.4	20,942.9	240,038.8	124,431.2	100,557.7	99,812.6	47,664.9	35,128.3
12.25	27,544.2	27,544.2	315,253.7	134,732.6	66,479.1	61,172.7	18,838.7	18,338.7
12.50	38,600.8	26,641.3	139,364.0	54,013.8	17,694.6	17,694.6	29,754.7	29,620.9
12.75	65,070.7	31,144.5	95,068.7	76,027.8	15,109.6	15,109.6	46,468.6	46,468.6
13.00	104,638.2	100,985.3	242,801.1	189,972.8	96,818.9	96,818.9	60,612.9	56,991.6
13.25	67,980.4	50,480.4	122,993.4	80,764.7	17,995.7	17,995.7	14,281.8	14,281.8
13.50	190,327.5	125,270.4	39,488.5	37,471.4	47,784.8	43,895.0	40,225.3	40,182.6
13.75	388,025.2	268,287.3	66,890.0	55,584.0	7,653.0	7,652.3	11,323.0	11,323.0
14.00	555,257.7	387,825.7	142,069.1	104,784.3	63,515.0	63,480.2	31,813.9	31,813.9
14.25	457,486.4	250,677.2	136,894.1	101,737.3	10,037.5	10,037.5	7,573.4	7,573.4
14.50	634,393.6	251,892.0	74,717.2	70,668.8	4,647.6	4,647.6	14,245.6	14,169.4
14.75	506,054.0	320,702.7	82,516.5	80,571.8	19,487.1	19,451.3	9,663.8	9,663.8
15.00	345,974.7	167,214.0	44,647.6	41,062.7	26,581.7	25,605.5	9,489.0	9,411.5
15.25	263,713.0	187,988.6	180,538.1	100,477.6	19,581.5	19,581.5	1,280.8	1,269.8
15.50	157,462.6	132,019.9	31,756.4	23,859.6	80,803.6	69,011.7	16,902.5	6,902.5
15.75	208,760.5	152,241.7	29,453.8	29,453.8	3,500.5	3,500.5	1,746.1	1,746.1
16.00	78,592.0	66,406.4	32,413.1	31,458.9	12,230.2	11,400.2	11,578.0	10,578.0
16.25	77,283.2	72,604.3	62,783.6	62,782.5	7,132.5	7,132.5	18,639.9	18,639.9
16.50	69,621.5	54,327.8	42,077.1	42,067.8	27,427.1	27,427.1	24,147.9	24,147.9
16.75	120,114.0	84,184.0	8,514.4	8,514.4	3,935.8	3,935.8	2,795.2	2,795.2
17.00	32,009.5	31,485.6	10,301.4	10,301.4	7,775.4	7,775.4	8,238.4	8,238.4
17.25	54,546.9	54,201.5	10,282.0	10,222.3	1,238.1	1,238.1	389.8	389.8
17.50	32,427.9	26,118.2	14,207.7	14,207.7	10,707.5	10,707.5	11,736.3	1,266.1
17.75	45,306.1	35,782.1	8,012.5	8,012.5	1,139.6	1,139.6	1,133.8	135.8
18.00	48,398.1	42,265.4	16,445.7	16,445.7	25,021.9	25,021.9	114,356.0	114,356.0
18.25	15,566.6	15,561.3	43,596.0	34,862.6	15,644.9	8,449.9	3,204.8	2,623.8
18.50	58,403.4	58,203.4	13,994.1	13,994.1	5,480.0	5,480.0	699.2	699.2
18.75	33,211.7	33,211.7	24,631.2	24,631.2	790.7	790.7	1,244.6	1,244.6
19.00	79,411.3	75,455.8	103,775.6	103,775.6	1,980.0	1,980.0	2,666.6	2,666.6
19.25	10,963.0	10,963.0	14,494.4	14,369.6	639.5	639.5	196.3	196.3
19.50	8,310.3	8,310.3	10,745.5	10,745.5	2,714.9	2,714.9	8,202.0	2,069.4
19.75	7,713.5	7,713.5	15,217.9	15,217.9	1,059.3	1,059.3	721.1	721.1
20.00 & above	180,801.3	180,798.8	144,535.4	144,535.4	129,530.6	129,530.6	137,830.8	137,830.8
TOTAL	6,348,130.3	4,639,025.4	6,222,531.8	4,575,343.4	6,347,772.1	4,809,630.1	6,565,041.7	4,961,777.0

Source: Statistics & Data Warehouse Department, SBP

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

3.25 Scheduled Banks' Advances by Rates of Return (Islamic Banking)

(End of Period: Million Rupees)

RATE OF RETURN	2019		2020				2021	
	Dec		Jun ^R		Dec ^R		Jun ^P	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	124,977.8	124,142.3	131,696.7	130,923.9	98,909.7	98,905.4	145,644.8	145,637.7
1.00*	50.0	50.0	1,209.1	1,209.1	16,903.1	9,482.6	15,250.7	7,936.6
2.00*	5,938.4	5,938.4	3,714.2	3,714.2	16,325.5	16,325.5	24,775.9	24,775.9
3.00*	89,434.6	89,434.6	131,502.3	131,502.3	192,130.7	192,095.6	197,370.1	197,341.2
4.00*	27,001.0	27,001.0	11,675.7	11,675.7	17,753.2	17,753.2	37,806.6	37,791.6
5.00*	19,370.1	16,148.0	16,933.9	16,933.9	24,409.9	24,409.9	41,883.2	41,462.3
6.00*	4,805.5	4,805.5	9,227.1	7,565.5	8,865.9	8,865.9	14,883.2	11,993.0
7.00*	35,782.7	29,484.8	13,322.2	8,539.1	71,881.5	18,182.0	24,616.4	9,321.2
8.00*	15,937.5	15,935.0	67,205.1	48,798.6	609,641.5	309,087.3	628,398.8	251,800.9
8.25	2,772.8	2,768.8	77,382.8	58,957.4	163,152.6	108,822.4	106,075.0	94,073.6
8.50	10,181.4	7,975.6	46,076.4	17,467.0	85,160.0	75,405.3	129,125.3	98,418.6
8.75	29,278.3	11,263.3	79,126.1	68,524.0	88,390.6	65,815.6	115,259.5	92,482.4
9.00	4,876.0	4,873.3	49,499.4	26,090.4	61,946.4	45,101.2	120,605.9	65,587.8
9.25	3,821.4	3,813.8	59,324.4	43,277.8	51,680.0	51,659.3	48,843.3	48,830.6
9.50	2,173.1	2,173.1	36,609.2	36,609.2	26,092.8	26,050.5	53,893.1	53,882.5
9.75	2,658.5	2,658.5	60,724.4	33,877.2	26,759.6	26,759.6	37,912.7	37,897.3
10.00	3,270.6	3,270.6	25,388.5	25,388.5	18,107.9	18,107.9	37,063.4	35,585.8
10.25	2,786.1	2,759.7	15,914.8	15,906.1	36,857.3	36,850.8	42,111.0	40,074.4
10.50	2,662.1	2,662.1	10,353.9	10,353.9	9,881.7	9,881.7	18,610.9	18,592.5
10.75	3,036.9	3,029.6	18,617.5	16,504.0	37,342.4	37,339.1	27,379.5	27,379.5
11.00	5,320.4	5,320.4	24,678.0	24,324.9	13,800.5	13,799.7	28,545.1	28,530.5
11.25	2,506.4	2,505.3	100,286.9	23,176.8	14,986.9	14,985.6	21,126.2	21,125.4
11.50	2,377.4	2,377.4	11,344.2	11,344.2	8,484.6	8,484.6	17,669.6	17,661.7
11.75	10,018.2	10,018.2	84,329.8	11,474.5	10,759.2	10,759.2	21,346.6	15,046.6
12.00	4,257.1	4,257.1	60,372.6	16,817.8	12,093.1	9,916.9	19,798.1	17,731.9
12.25	16,784.5	3,260.2	23,513.9	18,429.9	21,019.7	21,019.7	18,880.5	18,880.5
12.50	6,381.6	6,380.9	34,000.6	11,000.6	6,867.6	6,867.6	13,419.3	13,419.3
12.75	41,000.0	2,880.0	17,616.2	17,604.6	5,002.7	5,002.7	8,902.2	8,902.2
13.00	9,892.5	5,175.1	14,066.9	14,066.9	5,636.7	5,636.7	6,275.7	6,275.7
13.25	26,087.2	16,763.9	16,763.9	16,763.9	12,019.2	12,019.2	7,526.1	7,526.1
13.50	24,285.0	16,681.5	43,676.2	24,645.0	9,109.0	9,109.0	11,723.8	11,723.8
13.75	46,504.7	46,150.8	30,338.8	24,592.2	6,990.9	6,990.0	11,157.7	11,157.7
14.00	126,423.4	99,075.9	43,004.3	42,400.8	13,439.1	9,401.3	9,743.9	9,743.9
14.25	157,515.6	95,999.0	40,425.6	38,620.4	7,601.4	7,600.9	7,057.0	7,056.4
14.50	153,349.6	85,041.7	37,822.7	33,798.7	6,318.8	6,318.8	6,062.2	4,977.6
14.75	128,457.5	95,767.6	40,180.4	26,441.1	6,640.0	6,640.0	5,721.2	5,721.2
15.00	64,973.2	61,012.7	31,340.9	27,533.5	8,559.7	8,559.7	5,388.7	5,388.7
15.25	75,885.6	42,887.8	23,204.9	19,542.9	6,238.5	6,238.5	4,217.3	4,217.3
15.50	46,988.0	45,240.1	30,664.1	30,664.1	7,557.8	7,557.8	2,415.9	2,415.9
15.75	24,113.3	24,113.3	17,478.0	17,478.0	2,063.3	2,063.3	1,903.5	1,903.5
16.00	55,000.2	53,838.9	15,314.9	15,314.7	5,421.8	5,421.8	2,958.7	2,958.7
16.25	16,182.0	16,182.0	19,800.2	17,589.6	1,760.3	1,760.3	1,160.5	1,160.5
16.50	23,937.2	23,768.4	15,881.9	15,881.9	4,288.4	4,288.4	2,816.4	2,816.4
16.75	10,635.8	10,635.8	5,354.3	5,354.3	2,189.1	2,189.1	756.1	756.1
17.00	23,281.5	23,170.8	13,927.2	13,927.2	4,870.7	4,870.7	1,798.2	1,798.2
17.25	12,845.2	12,845.2	4,531.5	4,531.5	1,610.0	1,610.0	403.7	403.7
17.50	13,938.6	13,935.3	7,543.0	7,543.0	2,210.4	2,210.4	784.4	784.4
17.75	8,944.5	8,515.9	3,424.0	3,424.0	1,338.3	1,338.3	699.8	699.8
18.00	9,972.3	9,972.3	7,234.6	7,234.6	3,819.4	3,819.4	1,860.3	1,860.3
18.25	5,632.1	5,632.1	2,080.7	2,080.7	675.2	675.2	321.7	321.7
18.50	10,906.9	10,906.9	3,720.4	3,720.4	1,169.6	1,169.6	845.2	845.2
18.75	4,070.7	4,018.4	2,434.6	2,434.6	684.0	684.0	421.0	421.0
19.00	26,785.1	6,785.1	3,657.0	3,657.0	2,445.6	2,445.6	1,824.5	1,824.5
19.25	4,064.0	4,064.0	2,341.9	2,341.9	1,654.5	1,654.5	997.1	997.1
19.50	7,907.7	7,907.7	3,319.6	3,319.6	1,649.6	1,649.6	758.8	758.8
19.75	11,193.3	5,068.3	3,279.6	3,279.6	1,238.1	1,238.1	697.5	697.5
20.00 & over	33,555.4	33,555.4	36,473.1	36,473.1	11,337.6	11,337.6	10,286.1	10,286.1
TOTAL	1,642,788.8	1,281,899.5	1,740,930.9	1,312,646.1	1,895,743.1	1,424,234.2	2,125,780.0	1,589,661.5

Source: Statistics & Data Warehouse Department, SBP

* 1.00 stands for 0.25 to 1.00
 : : :
 : : :
 * 8.00 stands for 7.25 to 8.00

3.26 Scheduled Banks' Weighted Average Rates of Return on Deposits Overall – All Banks

TYPE OF DEPOSITS		(Percent per annum)			
		2019	2020		2021
		Dec	Jun ^R	Dec	Jun ^P
I.	Call Deposits	7.85 (1.92)	3.25 (2.20)	3.96 (2.00)	3.20 (2.38)
II.	Saving Deposits	10.01 (64.73)	5.86 (67.29)	5.02 (67.56)	4.97 (68.05)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	10.92 (6.27)	6.57 (5.74)	6.20 (5.99)	5.94 (6.72)
	(b) 3 months and over				
	but less than 6 months	9.97 (6.64)	5.77 (5.91)	5.53 (5.83)	5.01 (6.04)
	(c) 6 months and over				
	but less than 1 year	9.86 (5.03)	6.17 (4.01)	4.63 (4.36)	5.23 (3.30)
	(d) 1 year and over but				
	less than 2 years	10.82 (11.44)	7.52 (11.63)	6.37 (11.09)	5.86 (10.64)
	(e) 2 years and over but				
	less than 3 years	10.75 (0.97)	7.26 (0.43)	6.99 (0.41)	7.07 (0.44)
	(f) 3 years and over but				
	less than 4 years	10.62 (0.89)	7.07 (0.87)	7.21 (0.76)	7.32 (0.73)
	(g) 4 years and over but				
	less than 5 years	9.45 (0.11)	5.42 (0.06)	6.15 (0.14)	5.45 (0.11)
	(h) 5 years and over	10.80 (2.00)	6.79 (1.86)	8.08 (1.86)	7.83 (1.58)
IV.	Overall				
	(i) Excluding current and other deposits	10.13	6.09	5.31	5.18
	(ii) Including current and other deposits	6.77	4.03	3.43	3.38

Source: Statistics & Data Warehouse Department, SBP
Note: Figures in parentheses represent as percentage of total deposits excluding current and other deposits.

3.27 Scheduled Banks' Weighted Average Rates of Return on Deposits Conventional Banking– All Banks

		(Percent per annum)			
TYPE OF DEPOSITS		2019	2020		2021
		Dec	Jun	Dec ^R	Jun ^P
I.	Call Deposits	8.48 (2.13)	3.51 (2.48)	4.20 (2.30)	3.46 (2.74)
II.	Saving Deposits	10.44 (65.50)	6.25 (67.70)	5.32 (68.25)	5.31 (67.85)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	11.37 (6.56)	6.74 (6.04)	6.36 (6.13)	5.99 (6.88)
	(b) 3 months and over but less than 6 months	9.96 (7.14)	5.77 (6.52)	5.55 (6.17)	4.95 (6.49)
	(c) 6 months and over but less than 1 year	9.39 (4.29)	6.04 (3.71)	4.52 (3.67)	5.04 (2.74)
	(d) 1 year and over but less than 2 years	11.02 (11.53)	7.92 (10.87)	6.54 (10.88)	6.05 (10.76)
	(e) 2 years and over but less than 3 years	11.53 (0.33)	7.96 (0.27)	8.06 (0.28)	7.64 (0.34)
	(f) 3 years and over but less than 4 years	10.67 (0.71)	7.42 (0.73)	7.89 (0.64)	7.82 (0.63)
	(g) 4 years and over but less than 5 years	10.07 (0.11)	5.93 (0.06)	6.49 (0.16)	5.77 (0.13)
	(h) 5 years and over	10.42 (1.70)	6.60 (1.60)	8.48 (1.73)	8.10 (1.44)
IV.	Overall				
	(i) Excluding current and other deposits	10.45	6.37	5.55	5.42
	(ii) Including current and other deposits	6.96	4.22	3.58	3.57

Source: Statistics & Data Warehouse Department, SBP

Note: Figures in parentheses represent as percentage of total PLS deposits excluding current and other deposits.

3.28 Scheduled Banks' Weighted Average Rates of Return on Deposits Islamic Banking – All Banks

TYPE OF DEPOSITS		(Percent per annum)			
		2019	2020		2021
		Dec	Jun	Dec ^R	Jun ^P
I.	Call Deposits	0.89 (0.92)	0.31 (0.98)	0.20 (0.62)	0.09 (0.94)
II.	Saving Deposits	7.82 (61.13)	4.08 (65.46)	3.73 (65.68)	3.61 (68.87)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	8.12 (4.89)	5.56 (4.39)	5.46 (5.42)	5.72 (6.06)
	(b) 3 months and over but less than 6 months	10.09 (4.25)	5.76 (3.21)	5.36 (4.43)	5.35 (4.20)
	(c) 6 months and over but less than 1 year	10.99 (8.53)	6.56 (5.30)	4.86 (7.22)	5.60 (5.62)
	(d) 1 year and over but less than 2 years	9.83 (11.04)	6.25 (15.01)	5.72 (11.95)	5.03 (10.13)
	(e) 2 years and over but less than 3 years	10.45 (4.03)	6.51 (1.13)	5.66 (0.94)	6.14 (0.84)
	(f) 3 years and over but less than 4 years	10.51 (1.71)	6.30 (1.49)	5.80 (1.28)	6.14 (1.12)
	(g) 4 years and over but less than 5 years	5.62 (0.09)	3.40 (0.06)	2.37 (0.06)	1.35 (0.04)
	(h) 5 years and over	11.69 (3.41)	7.25 (2.97)	6.87 (2.39)	7.09 (2.18)
IV.	Overall				
	(i) Excluding current and other deposits	8.64	4.78	4.32	4.15
	(ii) Including current and other deposits	5.82	3.15	2.79	2.61

Source: Statistics & Data Warehouse Department, SBP

Note: Figures in parentheses represent as percentage of total interest-bearing deposits excluding current and other deposits.

3.29 Scheduled Banks' Weighted Average Rates of Return / Interest on Advances

(Percent per annum)

AS AT THE END OF	Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	TOTAL ADVANCES	
I. OVERALL- ALL BANKS										
2019	Dec	12.67	13.39	11.27	12.83	11.68	11.86	13.85	25.93	12.82
2020	Jun	14.13	11.44	9.02	9.96	9.47	8.75	10.86	28.08	10.32
	Dec	10.58	7.87	7.05	7.99	7.37	7.00	7.90	27.32	7.94
2021	Jun^P	10.40	8.41	6.68	7.90	7.03	7.07	8.51	28.09	8.01
II. CONVENTIONAL BANKING - ALL BANKS										
2019	Dec	12.67	14.08	11.20	12.89	11.55	12.01	14.08	26.14	12.92
2020	Jun	14.13	10.79	8.87	9.60	9.25	8.65	10.96	28.20	10.30
	Dec^R	10.58	7.85	6.91	7.83	7.24	7.01	8.06	27.42	8.03
2021	Jun^P	10.40	8.38	6.63	7.85	6.80	7.19	8.78	28.30	8.16
III. ISLAMIC BANKING-ALL BANKS										
2019	Dec		10.95	11.59	12.63	12.14	10.35	12.92	12.92	12.40
2020	Jun^R	10.25	13.12	9.55	11.10	10.30	9.30	10.56	6.86	10.38
	Dec^R		7.96	7.50	8.41	7.75	6.57	7.40	9.82	7.68
2021	Jun^P		8.90	6.84	8.01	7.59	5.03	7.71	16.06	7.53

Source: Statistics & Data Warehouse Department, SBP

3.30 Structure of Interest Rates

Percent

w.e.f.	SBP Reverse Repo Rate ¹	SBP Repo Rate ²	SBP Policy (Target) Rate ³	End User Export Finance Scheme Rate*	
				w.e.f.	Rate
3-Dec-18	10.50	8.50	10.00	1-Apr-10	8.00
1-Feb-19	10.75	8.75	10.25	31-Jul-10	8.50
1-Apr-19	11.25	9.25	10.75	1-Oct-10	9.00
21-May-19	12.75	10.75	12.25	1-Jan-11	10.00
17-Jul-19	13.75	11.75	13.25	10-Sep-12	8.50
18-Mar-20	13.50	11.50	12.50	1-Jan-13	8.30
25-Mar-20	12.00	10.00	11.00	1-Feb-13	8.20
16-Apr-20	10.00	8.00	9.00	1-Apr-13	8.40
16-May-20	9.00	7.00	8.00	1-Jul-14	7.50
26-Jun-20	8.00	6.00	7.00	2-Feb-15	6.00
20-Sep-21	8.25	6.25	7.25	1-Jul-15	4.50
22-Nov-21	9.75	7.75	8.75	1-Jul-16	3.00

Long Term Financing Facility Rate (LTFF)

w.e.f.	Period of Financing	SBP Rate of Refinance	PFI's Spread	End User's Rate
8-Jul-20	Upto 3 years	3.50	1.50	5.00
	Over 3 years and upto 5 years	2.50	2.50	5.00
	Over 5 years and upto 10 years	2.00	3.00	5.00

Service charges/Mark up rates of Refinance facility for SMEs

S.No	Refinancing Facility	w.e.f (Circular Date)	Description	Max. Tenor (Years)	SBP Rate of Refinance to PFI's	PFI's Spread	End User Rate (%)
1	Refinancing Facility for Modernization of SMEs	19-May-17		Upto 10	2.00	4.00	6.00
2	Refinance Scheme for Working Capital Financing of SEs and Low-End MEs	22-Dec-17		Upto 1	2.00	4.00	6.00
3	Financing Facility for Storage of Agricultural Produce (FFSAP)	19-May-17	For SMEs	Up to 10	2.00	4.00	6.00
4	SBP Financing Scheme for Renewable Energy	26-Jul-19	Category I	Upto 12	3.00	3.00	6.00
			Category II	Upto 10	2.00	4.00	6.00
			Category III	Upto 10	3.00	3.00	6.00
5	Refinance and Credit Guarantee Scheme for Women Entrepreneurs	25-Aug-17		Upto 5	0.00	5.00	5.00
6	Small Enterprise (SE) Financing and Credit Guarantee Scheme for Special Persons	19-Mar-19		Upto 5	0.00	5.00	5.00
7	Refinance Facility for Combating COVID - 19 (RFCC)	17-Mar-20		Upto 5	0.00	3.00	3.00
8	Temporary Economic Refinance Facility (TERF)	8-Jul-20		Upto 10	1.00	4.00	5.00
9	SME Asaan Finance (SAAF) Scheme	16-Aug-21		as approved by Bank	1.00	8.00	9.00

PFI's: Participating Financial Institutions

Source: State Bank of Pakistan

1: Formally known as rate on SBP 3-Day Repo Facility. Since August 17, 2009 Via DMMD Circular # 01 of 2009, it was replaced with SBP O/N Reverse Repo Rate. It remained as SBP Policy rate till May 24, 2015.

2: Introduced with effect from August 17, 2009 Via DMMD Circular # 01 of 2009, it serves as a Floor for SBP Interest Rate Corridor.

3: Introduced with effect from May 25, 2015 Via DMMD Circular # 09 of 2015, as new Policy (Target) Rate.

*: Banks are allowed to charge a maximum spread of 1% (effective March 04, 2014, 2% in case of financing to SMEs without enhancing borrowers' rate).

3.31 Weighted Average Lending & Deposit Rates

(Percent per annum)

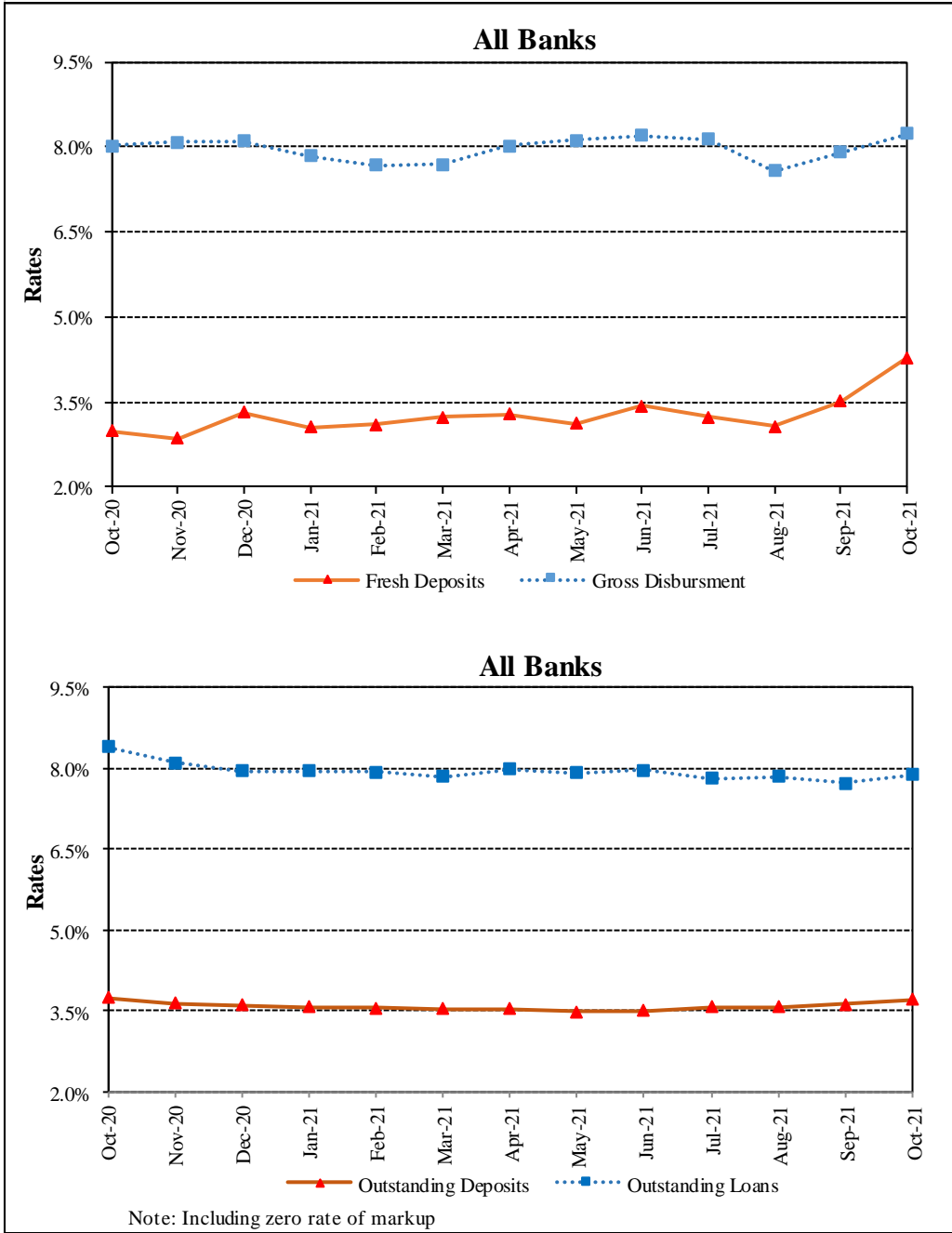
Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding 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
Jun-2021																
Public	8.20	8.68	8.53	9.14	8.40	8.41	9.73	9.75	3.97	4.46	5.87	5.87	3.85	4.26	5.79	5.78
Private	8.18	8.33	8.35	8.52	7.87	7.89	8.35	8.38	3.35	3.31	5.96	5.95	3.39	3.37	5.55	5.54
Foreign	7.94	7.95	7.94	7.95	7.95	7.98	8.20	8.22	2.90	4.83	5.04	5.91	4.12	4.41	5.43	5.84
Specialized	12.95	12.95	12.95	12.95	8.02	8.02	13.22	13.22	3.51	3.51	5.84	5.84	5.06	5.06	5.91	5.91
All Banks	8.19	8.35	8.37	8.55	7.98	8.00	8.66	8.69	3.43	3.49	5.92	5.94	3.50	3.56	5.60	5.60
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
Specialized	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
Specialized	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
Specialized	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^P																
Public	8.35	8.74	8.37	8.79	8.26	8.27	9.58	9.61	5.35	5.50	5.95	5.95	4.30	4.66	5.99	5.98
Private	8.22	8.44	8.35	8.59	7.79	7.80	8.27	8.29	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
Specialized	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	7.89	7.90	8.56	8.58	4.29	4.32	5.97	5.97	3.71	3.75	5.76	5.75

Notes:

Source: Statistics & Data Warehouse 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.

Weighted Average Lending and Deposits Rates



3.32 Average Rates of Return on Advances of Specialized Agricultural Finance Institutions and Agriculture Lending of Commercial Banks

(Percent per annum)

Period	Zarai Taraqati Bank Ltd.		Punjab Provincial Cooperative Bank		Commercial Banks ¹	
	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans
2011-12	12.00 ⁴	13.80 ⁴	17.00	18.00	17.00 ³	16.00 ³
2012-13	12.00 ⁴	13.80 ⁴	19.00	18.00	16.00 ³	16.00 ³
2013-14	12.00 ⁴	13.80 ⁴	19.00	18.00	16.00 ³	16.50 ³
2014-15	12.90 ⁴	12.90 ⁴	17.75	17.75	15.01 ³	15.01 ³
2015-16	15.21	15.21	17.50	17.50	11.60	12.52
2016-17	14.21	14.21	15.08	16.16	11.60	11.60
2017-18	14.21	14.21	14.40	15.80	11.52	11.52
2018-19	14.21	14.21	14.40	15.80	15.30	15.30
2019-20	12.30	12.24	16.67	17.96	15.69	15.69
2020-21	12.27	12.27	16.67	17.96	12.40	12.20

Source: Agricultural Credit and Microfinance Department SBP

1. Commercial banks including 5 Big Commercial Bank, 14 DPBs
2. Percent incentive is allowed to those borrowers who repay in time.
3. Mark up rates of comm. Banks are available since 2007-08.
4. ZTBL revised markup rates (average) in FY 2011-12.

3.33 Rates of Profit on National Saving Schemes

(Percent per annum)

S C H E M E	2020			2021						
	2 nd Jul	4 th Aug	28 th Aug	21 st Jan	3 rd Mar	25 th Mar	7 th May	19 th May	17 th Jun	13 th Aug
1. Saving Accounts										
(i) With cheque facilities	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50
(ii) Without cheque facilities	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50
2. Khas Deposit Accounts or Certificates¹										
3 Years (Rollover)										
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts²										
(i) 1 st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2 nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3 rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4 th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5 th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6 th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7 th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Saving Certificates³										
(i) 1 st year	3.00	3.00	3.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
(ii) 10 years (Compound rate)	8.11	8.44	8.49	9.24	9.51	9.68	9.68	9.29	9.37	9.37
5. National Deposit Certificates / Accounts⁴										
(i) 1 year (Rollover)	13.0	13.0	13.0	13.0	13.0	13.00	13.00	13.00	13.00	13.00
6 (a) Special Saving Certificates (Reg)⁵										
or Special Saving Accounts										
(i) First 5 periods of complete 6 months	7.00	7.80	7.60	7.80	8.40	8.80	8.70	8.00	8.00	8.20
(ii) Last period of complete 6 months	7.30	7.20	8.60	8.80	9.00	9.20	9.00	9.00	9.00	9.40
(b) Special Saving Certificates (Bearer)⁵										
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates⁶	7.61	7.80	8.04	9.00	9.00	9.36	9.24	8.64	8.76	8.76
8. Pensioner's Benefit Accounts⁷	9.96	10.32	10.32	11.28	11.28	11.52	11.52	11.04	11.04	11.04
9. Behbood Saving Certificate⁸	9.96	10.32	10.32	11.28	11.28	11.52	11.52	11.04	11.04	11.04
10. Short-Term Saving Certificate⁹										
(i) 3 Months	6.80	6.12	6.60	6.76	6.80	6.92	7.04	6.96	6.96	6.88
(ii) 6 Months	7.76	6.14	6.80	6.82	7.00	7.30	7.20	7.14	7.20	7.12
(iii) 1 year	6.66	6.20	6.80	6.92	7.35	7.40	7.40	7.30	7.30	7.30
11. Shuhada Family Welfare account¹⁰	9.96	10.32	10.32	11.28	11.28	11.52	11.52	11.04	11.04	11.04

Notes:

Source: Central Directorate of National Savings

- Khas Deposit Accounts or Certificates introduced w.e.f. 15-05-1973 and discontinued w.e.f. 04-02-1990. However, the existing deposits maturing on or after 5-02-1990 were allowed to rollover at 10% withholding tax at source upto 24-05-2000 vide Finance Divisions U.O.No. F.7 (1) AFA (DM)/96-726-727.
- Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003. Rates are quoted for outstanding amount as on today.
- Defence Saving Certificates introduced w.e.f. 08-11-1966.
- National Deposit Accounts/ Certificates discontinued w.e.f. 01-03-1984 and w.e.f. 04-02-1990. Rollover facility have been provided to the existing deposits maturing on and after 5-02-1990 at 13% pa subject to 10% withholding tax upto 24-05-2000 vide Finance Division U .O.No. referred above.
- Special Saving Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990. Withholding tax at 2% was levied on the value of certificates purchased on and after 15-06-1995. Discontinued w.e.f.20-02-1997. Rates are quoted for outstanding amount as on today.
- Regular Income certificates introduced w.e.f 02-02-1993.
- Pensioner's Benefit Accounts introduced w.e.f 20-01-2003.
- The scheme has been introduced w.e.f 30-07-2003 especially for widows and senior citizens aged 60 years or above. Profit earned on deposits made in NSS except PBA & BSC are liable to withholding tax as per rules.
- Short Term Certificates (STSC) introduced w.e.f 1st July 2012
- Shuhada Family Welfare Account (SFWA) is offered to benefit the families of Shuhada of Armed Forces, Law Enforcement agencies and civilians to invest in a way for providing maximum social security net to the deserving segment of society w.e.f 23rd May 2018.

3.34 Branchless Banking: Key Indicators

Period	Number of Agents	Number of Accounts	Deposits as of date (Rs. in millions)	Number of transactions during the quarter (No. in thousands)	Value of transactions during the quarter (Rs. in millions)	Average Size of Transaction (in Rs.)	Average number of Transaction per day
2017							
Q1	368,738	23,685,630	7,906	140,589	564,448	4,015	1,562,096
Q2	402,710	27,312,964	15,423	167,173	746,569	4,466	1,857,476
Q3	420,107	33,070,736	11,280	164,704	726,451	4,411	1,830,042
Q4	405,673	37,260,215	21,139	175,149	766,540	4,377	1,946,100
2018							
Q1	403,100	38,507,887	17,051	192,890	776,491	4,234	2,398,849
Q2	405,571	39,246,468	15,345	215,896	914,089	4,252	2,051,068
Q3	413,177	43,102,952	16,580	225,753	972,714	4,309	2,508,365
Q4	425,199	47,164,779	23,678	266,980	1,005,518	3,766	2,966,439
2019							
Q1	408,980	51,809,393	30,263	296,010	1,012,248	3,420	3,288,996
Q2	421,053	35,730,704	25,664	327,524	1,138,388	3,476	3,639,153
Q3	425,945	39,693,557	26,591	322,174	1,157,029	3,591	3,579,706
Q4	437,182	46,103,017	28,770	363,546	1,197,115	3,293	4,039,399
2020							
Q1	434,192	48,345,517	31,935	407,258	1,292,313	3,173	4,525,085
Q2	445,181	52,522,222	36,660	396,687	1,504,934	3,794	4,407,635
Q3	461,953	58,137,695	41,870	461,960	1,919,210	4,154	5,132,891
Q4	481,837	62,755,479	51,671	553,279	2,069,307	3,740	6,147,543
2021							
Q1	509,720	66,542,098	56,442	594,373	1,862,144	3,133	6,604,143
Q2	534,460	74,620,637	55,259	623,505	2,235,488	3,585	6,927,833
Q3	560,556	72,406,011	56,042	616,972	2,291,329	3,714	6,855,240

Source: Agriculture Credit & Microfinance Department SBP

* Average Size of Transaction = Value of transactions during the quarter/ Number of transactions during the quarter (No. in thousands)

Branchless Banking or "BB" means conduct of banking activities as outlined in SBP Branchless Banking Regulations by Authorized Financial Institutions for customers having a branchless banking account. It does not include the information services already being provided by various FI's to their existing customers using channels like, phone, internet, SMS etc.

Branchless Banking account or "BB Account" means an account maintained by a consumer in a Financial Institution in which credits and debits may be affected by virtue of Electronic Fund Transfers and which is used to conduct branchless banking activities as outlined in SBP Branchless Banking Regulations.

Branchless Banking Agent means agent providing basic banking services, as described in SBP Branchless Banking Regulations to the customers of an FI on behalf of the FI under a valid agency agreement.

3.35 Telegraphic Transfers Issued and En-cashed by State Bank of Pakistan

(Million Rupees)

PERIOD		2018	2019	2020	2020		2021			
					Mar	Apr	Jan	Feb	Mar	Apr
Karachi	Issued	1,211,346	1,328,205	465,225	214,326	53,289	447	622	270	210
	En-cashed	1,806,973	2,271,515	3,085,544	134,339	308,125	165,229	233,018	153,189	48,003
Lahore	Issued	1,242,359	1,655,367	1,175,068	157,730	37,559	83,710	65,724	25,840	10,000
	En-cashed	520,000	671,300	240,300	92,000	1,300	-	-	-	-
Peshawar	Issued	180,642	207,155	211,438	1,332	4,226	16,574	20,852	15,818	2,770
	En-cashed	223,985	243,692	104,141	35,730	8,240	1,500	1,500	-	-
Quetta	Issued	24,811	41,827	55,081	1,314	1,010	4,393	6,948	5,172	5,763
	En-cashed	92,298	102,740	92,885	10,813	2,000	1,300	3,600	4,300	6,043
Faisalabad	Issued	141,062	138,959	162,277	13,907	7,089	11,081	16,839	29,227	6,794
	En-cashed	141,477	144,717	82,159	15,334	5,750	1,050	3,900	300	2,000
Rawalpindi	Issued	197,224	329,380	178,972	5,200	9,970	9,528	34,250	28,067	7,650
	En-cashed	279,744	273,453	85,999	39,441	9,600	-	600	-	-
Hyderabad	Issued	9,859	17,691	14,193	463	460	282	6,225	75	-
	En-cashed	54,986	47,037	39,511	17,582	9,180	-	-	-	-
Islamabad	Issued	367,102	476,134	953,338	19,560	256,845	34,290	75,065	24,235	7,020
	En-cashed	326,279	475,218	96,681	50,885	4,900	-	-	-	100
Multan	Issued	40,818	29,231	248,209	20,917	3,450	2,017	10,454	4,550	3,096
	En-cashed	93,808	106,767	71,538	37,511	15,000	1,300	1,503	-	-
Sialkot	Issued	18,004	12,531	23,069	931	146	50	123	2,088	1,000
	En-cashed	131,855	164,194	71,889	22,326	3,500	2,200	2,200	700	-
Sukkur	Issued	23,060	13,250	23,396	770	50	1,662	858	1,475	-
	En-cashed	88,728	66,739	20,422	8,857	3,200	-	-	-	-
D.I. Khan	Issued	102,919	13,654	13,004	400	500	701	700	1,000	360
	En-cashed	95,503	20,867	8,771	4,609	1,140	-	-	-	7
Bahawalpur	Issued	1,507	560	11,839	5,913	-	100	3	-	-
	En-cashed	37,872	51,990	29,456	6,513	5,250	3,460	100	-	-
Muzaffarabad	Issued	61,580	48,420	50,140	6,020	3,390	-	-	3,330	1,540
	En-cashed	5,221	8,715	4,187	2,905	120	-	-	15	-
Gujranwala	Issued	17,661	19,973	19,759	1,165	1,195	1,091	62	3,627	180
	En-cashed	89,990	155,738	50,371	19,866	3,300	1,600	650	-	-
TOTAL	Issued	3,639,954	4,332,336	3,605,006	449,947	379,179	165,926	238,724	144,774	46,383
	En-cashed	3,988,719	4,804,682	4,083,852	498,710	380,605	177,639	247,071	158,504	56,153

Source: SBP-BSC field offices

Note: Telegraphic Transfers data has been discontinued from 3rd May 2021 after centralization of commercial bank accounts "one bank one account" across the country and no bank is more required to transfer their funds through this facility.

3.36 Clearing House Statistics

(Thousand Cheques)
(Million Rupees)

PERIOD		2018	2019	2020	2020		2021			
					Sep	Oct	Jul	Aug	Sep	Oct
Karachi	No. of Cheques Cleared	30,786	24,637	18,524	1,726	1,637	1,441	1,483	1,355	1,571
	Amount	12,261,734	11,345,271	9,962,227	942,655	860,527	856,834	893,184	815,307	976,498
Lahore	No. of Cheques Cleared	10,223	9,081	7,503	667	669	613	634	710	672
	Amount	5,279,635	5,086,338	5,012,278	463,604	469,053	487,962	511,216	590,235	559,474
Peshawar	No. of Cheques Cleared	1,647	1,615	2,445	1,197	122	109	126	165	138
	Amount	1,177,565	1,290,981	1,306,671	120,930	109,027	122,476	122,273	175,153	177,142
Quetta	No. of Cheques Cleared	968	931	750	67	66	55	56	63	63
	Amount	669,773	801,875	793,655	64,967	61,280	63,765	51,349	95,425	95,425
Faisalabad	No. of Cheques Cleared	2,616	2,285	1,637	161	166	148	147	175	109
	Amount	1,565,985	1,469,097	1,434,471	167,966	159,986	192,292	190,458	201,853	134,449
Rawalpindi	No. of Cheques Cleared	2,514	2,282	1,981	173	175	161	171	191	179
	Amount	1,631,315	1,550,321	1,612,262	148,195	144,680	165,468	179,401	192,967	198,465
Hyderabad	No. of Cheques Cleared	179	93	43	4	4	2	3	5	7
	Amount	95,646	91,964	86,545	7,981	8,019	7,973	8,307	9,292	9,530
Islamabad	No. of Cheques Cleared	3,831	3,553	3,064	268	271	219	227	245	23
	Amount	3,980,015	4,025,485	4,055,736	359,181	340,653	327,333	344,648	435,601	1,408
Multan	No. of Cheques Cleared	1,984	1,074	958	94	83	75	76	83	83
	Amount	955,399	1,062,194	1,084,509	136,760	96,251	109,799	108,602	115,238	115,238
Sialkot	No. of Cheques Cleared	800	745	615	56	54	53	52	58	58
	Amount	381,439	421,540	463,815	42,529	42,939	53,122	53,852	56,706	56,706
Sukkur	No. of Cheques Cleared	1,136	699	589	50	45	50	52	48	55
	Amount	564,698	454,149	441,891	34,567	40,774	43,693	41,508	35,642	34,481
D.I. Khan	No. of Cheques Cleared	20	23	19	1	1	1	1	1	1
	Amount	17,927	17,736	16,769	1,053	1,157	1,020	1,210	1,270	1,270
Others	No. of Cheques Cleared	1,818	1,430	1,160	94	101	88	86	101	99
	Amount	1,044,504	975,694	1,164,114	85,523	86,127	101,433	109,002	111,045	103,855
TOTAL	No. of Cheques Cleared	58,522	48,448	39,288	4,557	3,395	3,015	3,113	3,200	3,058
	Amount	29,625,635	28,592,644	27,434,942	2,575,913	2,420,473	2,533,169	2,615,011	2,835,734	2,463,942

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

Product / Item	Unit	FY20		FY21			
		Q3	Q4	Q1	Q2	Q3	Q4
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	15,947	15,922	15,978	16,165	16,081	16,170
Automated Teller Machines (ATM)	No.	15,559	15,612	15,770	16,041	16,175	16,355
Point of Sale (POS)	No.	48,763	49,067	52,924	62,480	67,099	71,907
2. Cards							
Credit Cards	No.	1,663,286	1,655,030	1,639,115	1,691,037	1,687,815	1,720,949
Debit Cards	No.	26,519,480	26,698,046	26,670,759	27,591,577	28,582,140	29,849,278
Proprietary ATMs only Cards	No.	7,541,264	6,943,385	6,978,079	7,245,554	6,426,981	5,771,429
Pre-Paid Cards	No.	139,521	134,586	135,596	133,298	126,322	127,670
Social Welfare Cards	No.	7,365,773	7,383,380	7,559,333	7,623,718	7,699,466	8,467,023
4. E-Banking Financial Transactions							
Number of Transactions	Thousands	236,059	206,466	253,608	298,028	309,795	323,365
Amount	Million Rupees	17,466,975	15,276,494	19,124,405	21,476,297	22,485,021	23,400,046
4.1 ATM Transactions							
Number of Transactions	Thousands	131,559	114,956	134,926	152,567	153,452	157,760
Amount	Million Rupees	1,681,760	1,525,583	1,785,175	2,028,336	2,084,493	2,177,567
i. Cash Withdrawal							
Number of Transactions	Thousands	126,811	110,733	129,823	147,221	148,000	152,236
Amount	Million Rupees	1,533,080	1,382,444	1,603,850	1,827,622	1,885,768	1,975,250
ii. Cash Deposit							
Number of Transactions	Thousands	145	134	150	260	339	279
Amount	Million Rupees	7,000	8,360	9,343	20,459	28,950	24,494
iv. Utility Bills Payment							
Number of Transactions	Thousands	1,363	1,118	1,347	1,255	1,375	1,438
Amount	Million Rupees	2,587	3,446	7,395	4,302	3,724	5,913
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,689	1,145	1,575	1,638	1,512	1,434
Amount	Million Rupees	60,563	45,901	61,593	63,698	59,937	58,096
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	1,544	1,819	2,026	2,185	2,222	2,367
Amount	Million Rupees	78,355	85,313	102,871	112,119	105,982	113,673
vi. Others							
Number of Transactions	Thousands	8	7	6	6	5	6
Amount	Million Rupees	173	119	123	135	131	141
4.2 POS Transactions							
Number of Transactions	Thousands	19,539	11,430	16,752	23,121	25,175	24,204
Amount	Million Rupees	102,457	61,902	92,332	115,021	125,421	122,189
4.3 RTOB Transactions							
Number of Transactions	Thousands	46,824	32,211	42,741	49,346	49,273	45,252
Amount	Million Rupees	14,456,908	12,161,711	15,238,478	16,904,227	17,398,116	17,767,514
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	9,882	7,117	9,234	10,725	10,591	9,749
Amount	Million Rupees	1,234,369	930,904	1,311,456	1,563,557	1,726,392	1,555,805
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	22,522	14,282	19,771	23,385	23,364	20,303
Amount	Million Rupees	2,991,953	2,305,827	3,184,940	3,591,391	3,705,767	3,574,185
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	14,421	10,812	13,736	15,236	15,319	15,200
Amount	Million Rupees	10,230,586	8,924,980	10,742,083	11,749,279	11,965,957	12,637,523
4.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	21,169	28,604	36,369	43,984	51,739	61,299
Amount	Million Rupees	467,497	621,805	908,691	1,116,984	1,297,940	1,591,590
i. Payment Through Mobile							
Number of Transactions	Thousands	1,435	1,314	1,919	1,977	1,595	2,411
Amount	Million Rupees	59,265	72,847	127,511	146,988	140,823	174,923
ii. Utility Bills Payment							
Number of Transactions	Thousands	8,745	11,612	12,894	13,928	15,770	17,484
Amount	Million Rupees	9,351	14,424	34,206	21,036	21,292	29,661
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	5,523	5,714	7,389	9,276	10,324	11,890
Amount	Million Rupees	206,053	234,031	320,103	398,482	451,699	532,552
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	5,465	9,963	14,167	18,802	24,049	29,514
Amount	Million Rupees	192,828	300,503	426,871	550,478	684,127	854,455

3.37 Electronic Banking Statistics

Product / Item	Unit	FY20		FY21			
		Q3	Q4	Q1	Q2	Q3	Q4
4.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	47	49	45	43	39	40
Amount	Million Rupees	3,197	1,848	1,948	1,963	2,116	2,140
i. Payment Through Call Centre							
Number of Transactions	Thousands	35	36	32	32	30	29
Amount	Million Rupees	2,662	1,308	1,377	1,553	1,634	1,665
ii. Utility Bills Payment							
Number of Transactions	Thousands	5	6	8	6	5	7
Amount	Million Rupees	87	86	132	111	100	142
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	6	7	5	4	4	4
Amount	Million Rupees	443	448	429	292	377	330
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	..	..	..	..	0	..
Amount	Million Rupees	5	6	10	7	5	4
4.6 Internet Banking Transactions							
Number of Transactions	Thousands	14,126	16,957	18,925	22,059	24,501	27,982
Amount	Million Rupees	748,093	894,228	1,085,871	1,293,077	1,561,670	1,720,666
i. Payment Through Internet							
Number of Transactions	Thousands	764	819	1,532	1,122	1,145	1,162
Amount	Million Rupees	121,916	146,296	166,696	178,136	160,254	167,204
ii. Utility Bills Payment							
Number of Transactions	Thousands	3,369	3,958	3,677	4,232	4,415	4,597
Amount	Million Rupees	55,028	37,397	63,474	99,331	144,629	157,003
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	5,852	6,257	6,540	7,818	8,595	9,834
Amount	Million Rupees	319,669	367,974	407,852	488,162	559,321	628,826
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	4,141	5,923	7,176	8,888	10,346	12,388
Amount	Million Rupees	251,479	342,561	447,849	527,447	697,466	767,632
4.7 e-Commerce							
Number of Transactions	Thousands	2,796	2,258	3,851	6,909	5,616	6,828
Amount	Million Rupees	7,063	9,416	11,909	16,688	15,265	18,381

Source: Payment System Policy and oversight Department, SBP

3.38 Real Time Gross Settlement Systems and Paper Based Transactions

(Volume in Actual & Value in Billion Rupees)

Items	FY20		FY21							
	Q4		Q1		Q2		Q3		Q4	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	18,827	59,438	18,597	60,113	18,135	59,805	18,775	74,232	21,195	108,731
Inter Bank Fund Transfers	683,906	27,323	939,250	28,399	992,297	31,108	1,034,757	31,246	1,028,363	33,917
Retails Cheques Clearing	13,450	4,236	14,631	3,734	15,866	4,074	14,983	3,892	14,592	5,440
Total	716,183	90,997	972,478	92,246	1,026,298	94,987	1,068,515	109,371	1,064,150	148,088

3.39 Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

Cash Deposits	16.6	3,271.5	22.4	4,378.0	25.7	4,587.5	24.5	4,639.4	22.4	4,882.3
Cash withdrawals	30.1	3,889.4	36.1	4,858.2	38.3	5,306.8	36.9	5,356.9	35.5	5,322.4
Intra Bank Funds Transfer through Cheques	8.6	13,560.2	8.9	14,138.2	9.6	14,634.4	9.6	15,077.2	9.0	15,886.5
Inter Bank Funds Transfers (Clearing)	7.9	4,927.8	8.9	7,609.6	10.0	6,802.4	9.9	6,642.6	9.1	7,717.5
Utilities Bills Payments	12.6	146.2	17.5	497.6	17.4	687.3	15.6	633.8	14.1	656.9
Direct Debit (Standing Instructions)	0.6	1,912.2	0.6	2,240.5	0.7	2,351.8	0.6	2,447.6	0.7	2,662.2
Pay Order/Demand Draft	2.1	1,694.8	2.7	1,990.3	3.1	2,390.4	3.0	2,385.0	2.7	2,821.5
Others*	0.1	462.3	0.1	525.8	0.1	473.2	0.1	475.3	0.1	535.6
Total	78.5	29,864.3	97.1	36,238.2	104.8	37,234.0	100.2	37,657.9	93.7	40,485.0

* Includes Telegraphic Transfers, Money Transfers, Dividend Warrants, and Coupon Payments etc.

Source: Payment System Policy and oversight Department, SBP

3.40 Segment and Sector-wise Advances and Non-Performing Loans (NPLs)

(Amount in million Rupees)
Ratio in percent

SEGMENT	2020						2021					
	Q3			Q4			Q1			Q2		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	6,141,695	614,558	10.0	6,421,776	605,239	9.4	6,492,816	635,705	9.8	6,621,260	636,811	9.6
SMEs Sector	385,288	79,078	20.5	460,690	78,915	17.1	447,618	77,336	17.3	438,351	76,977	17.6
Agriculture Sector	323,465	86,848	26.8	338,037	77,046	22.8	319,482	69,799	21.8	384,710	69,263	18.0
Consumer sector	586,857	33,684	5.7	635,227	31,297	4.9	677,698	31,461	4.6	717,351	30,393	4.2
<i>i. Credit Cards</i>	49,086	3,058	6.2	51,422	3,067	6.0	52,926	2,721	5.1	54,967	2,638	4.8
<i>ii. Auto loans</i>	233,583	5,190	2.2	258,072	4,423	1.7	284,554	4,730	1.7	307,550	4,560	1.5
<i>iii. Consumer durable</i>	1,125	66	5.8	1,227	70	5.7	1,285	60	4.7	1,294	60	4.7
<i>iv. Mortgage loans</i>	86,629	13,106	15.1	93,741	11,684	12.5	100,415	11,739	11.7	108,605	10,887	10.0
<i>v. Other personal loans</i>	216,435	12,265	5.7	230,766	12,053	5.2	238,518	12,211	5.1	244,935	12,248	5.0
Commodity Financing	827,048	8,220	1.0	833,394	7,761	0.9	826,036	8,377	1.0	1,023,108	8,351	0.8
Staff Loans	158,431	2,157	1.4	163,996	2,195	1.3	170,022	2,295	1.3	177,360	2,348	1.3
Others	185,271	28,148	15.2	170,618	26,449	15.5	175,775	25,336	14.4	201,393	26,645	13.2
Total	8,608,056	852,691	9.9	9,023,738	828,902	9.2	9,109,448	850,308	9.3	9,563,533	850,788	8.9

SECTOR	2020						2021					
	Q3			Q4			Q1			Q2		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	654,836	88,544	13.5	702,126	80,118	11.4	608,957	72,956	12.0	851,094	72,654	8.5
Automobile / Transportation	140,650	18,052	12.8	142,754	17,596	12.3	148,267	17,101	11.5	163,700	17,484	10.7
Cement	201,284	6,203	3.1	203,770	6,190	3.0	192,923	6,146	3.2	200,045	5,747	2.9
Chemical & Pharmaceuticals	307,538	16,562	5.4	327,337	16,706	5.1	292,721	16,534	5.6	335,688	16,776	5.0
Electronics	99,480	23,404	23.5	110,589	22,281	20.1	119,868	23,265	19.4	124,346	22,851	18.4
Financial	204,354	10,053	4.9	230,156	11,215	4.9	228,624	11,353	5.0	268,393	11,870	4.4
Individuals	763,215	71,235	9.3	815,411	64,666	7.9	860,413	64,154	7.5	935,622	64,128	6.9
Insurance	6,140	136	2.2	5,732	136	2.4	5,778	135	2.3	5,959	68	1.1
Others	3,345,624	323,600	9.7	3,473,398	319,438	9.2	3,433,361	339,017	9.9	3,536,076	346,759	9.8
Production/Transmission of Energy	1,411,409	53,002	3.8	1,393,743	58,401	4.2	1,438,432	69,596	4.8	1,398,258	66,835	4.8
Shoes & Leather garments	37,123	5,816	15.7	37,388	5,679	15.2	37,999	5,456	14.4	39,508	5,743	14.5
Sugar	200,994	59,492	29.6	238,455	56,958	23.9	358,165	58,241	16.3	298,727	59,161	19.8
Textile	1,235,408	176,591	14.3	1,342,880	169,519	12.6	1,383,939	166,355	12.0	1,406,119	160,713	11.4
Total	8,608,056	852,691	9.9	9,023,738	828,902	9.2	9,109,448	850,308	9.3	9,563,533	850,788	8.9

Source: Financial Stability Department SBP

3.41 Non-Performing Loans (Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	Jun-21			Sep-21		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	867,269	99,534	1.1	893,085	100,655	1.08
All Banks	850,788	95,402	1.1	877,364	97,112	1.06
Commercial Banks	794,516	71,715	0.8	828,298	78,803	0.87
Public Sector Commercial Banks	286,668	25,786	1.6	306,145	33,629	2.03
Local Private Banks	505,405	46,303	0.7	520,321	45,535	0.62
Foreign Banks	2,443	(374)	0.5	1,832	(361)	(0.49)
Specialized Banks	56,272	23,687	22.6	49,066	18,309	18.01
DFIs	16,481	4,132	3.6	15,721	3,543	3.02

3.42 Cash Recovery against Non-Performing Loans

(Million Rupees)

Banks / DFIs	For the Quarter	For the Quarter
	Ended Jun 2021	Ended Sep 2021
All Banks & DFIs	27,240	17,726
All Banks	26,572	16,960
Commercial Banks	18,588	12,358
Public Sector Commercial Banks	5,652	3,013
Local Private Banks	12,939	9,355
Foreign Banks	(3)	(11)
Specialized Banks	7,984	4,602
DFIs	669	766

Note: Based on audited data submitted by the banks and DFIs.

Source: Financial Stability Department SBP