

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Item	2023	2024	
	Dec-23	Mar-24	Jun-24 ^p
Assets	46,836,739	47,146,927	52,441,587
I. Currency and Deposits	3,230,070	3,326,451	3,545,866
1. Currency	580,080	613,176	637,603
2. Transferable Deposits	2,404,069	2,379,664	2,644,664
3. Restricted/ compulsory deposits	66,363	65,203	65,216
4 Other Deposits	179,558	268,407	198,384
II. Securities(other than shares)	25,287,954	26,879,589	30,537,519
1. Short-term	5,878,262	5,824,521	8,049,238
2. Long-term	19,409,693	21,055,068	22,488,281
III. Loans extended (Advances)	14,457,510	13,199,961	14,307,189
1. Short-term	8,729,150	7,608,584	8,500,662
A) Money at call	148,007	120,472	181,870
B) Reverse Repo	1,377,472	514,886	1,025,372
C) Bills purchased and discounted	355,615	336,225	345,649
D) Other short-term advances	6,848,056	6,637,002	6,947,771
2. Long-term	5,728,360	5,591,377	5,806,527
IV. Shares and other equity	530,756	655,543	672,966
1. Quoted	247,588	246,287	260,820
2. Non quoted	279,893	404,414	408,840
3. Investment fund shares	3,275	4,842	3,306
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	19,368	15,641	12,377
VII. Other accounts receivable	1,995,403	1,681,080	1,927,484
1. Trade credit and advances	-	-	-
2. Others	1,995,403	1,681,080	1,927,484
A) Dividends receivable resident sector	173	603	303
B) Settlement accounts resident sector	34,803	40,574	44,854
C) Items in the process of collection	246	676	480
D) Miscellaneous assets residents sector	1,951,582	1,629,899	1,877,671
E) Other non- resident accounts receivable	8,600	9,328	4,176
VIII. Non-financial assets	1,315,677	1,388,661	1,438,186
1. Produced assets	964,262	1,025,612	1,067,322
A) Tangible fixed assets	857,232	915,148	953,150
a) Dwellings	161,895	170,110	171,324
i) Building on freehold land	6,170	6,603	6,385
ii) Building on leasehold land	155,725	163,507	164,939
b) Other buildings and structures	307,672	335,889	347,642
i) Building on freehold land	89,995	107,289	112,422
ii) Building on leasehold land	217,676	228,600	235,220
c) Machinery and equipment	313,993	332,486	353,589
i) Transport equipments	26,622	28,592	30,793
ii) Furniture & Fixtures	43,123	47,622	55,198
iii) Office equipments	182,348	190,743	197,492
iv) Other machinery & equipments	61,899	65,529	70,106
d) Other tangible fixed assets n.e.s	73,673	76,663	80,595
B) Intangible fixed assets	107,030	110,463	114,172
a) Computer software	71,641	75,072	78,773
b) Other intangible fixed assets n.e.s	35,388	35,391	35,399
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	320,060	326,136	336,720
A) Tangible non-produced assets	297,229	301,538	311,517
a) Land	199,485	202,090	201,351
i) Land underlying Buildings and structures	199,485	202,090	201,351
1. Freehold land	77,955	79,515	80,873
2. Leasehold land	121,530	122,575	120,479
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	97,743	99,449	110,166
B) Intangible non-produced assets	22,831	24,597	25,203
a) Leases and other transferable contracts	16,524	18,126	18,308
b) Purchased goodwill	2,213	2,213	2,213
c) Other intangible non-produced assets n.e.s	4,094	4,258	4,682
3. Capital work in progress	31,355	36,914	34,143

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Item	2023	2024	
	Dec-23	Mar-24	Jun-24 ³
Liabilities	46,836,739	47,146,927	52,441,587
I. Deposits	28,866,019	29,213,136	32,248,481
1. Transferable Deposits	23,235,975	23,601,974	26,311,968
2. Restricted/ compulsory deposits	547,823	492,851	594,534
3. Other deposits	5,082,222	5,118,311	5,341,978
II. Securities (other than shares bonds/ debentures etc.)	129,673	130,110	125,260
1. Short-term	-	-	-
2. Long-term	129,673	130,110	125,260
III. Loans (Borrowings)	11,672,828	11,228,375	13,231,172
1. Short-term	10,800,196	10,381,943	12,392,116
A) Money at call	100,718	113,058	80,721
B) Repurchase agreements (Repo)	8,834,251	8,496,467	10,448,865
C) Other short-term borrowings	1,865,227	1,772,418	1,862,529
2. Long-term borrowings	872,632	846,432	839,057
IV. Financial Derivatives	44,458	39,664	33,078
V. Other accounts payable	3,180,587	3,619,819	3,765,553
1. Provision for losses	799,071	873,062	893,142
A) Provision for loan losses-Specific	713,955	779,717	806,569
B) Provision for loan losses-General	45,617	58,803	54,146
C) Provision for other losses	39,500	34,542	32,427
2. Accumulated Depreciation	378,157	393,564	412,505
3. Other accounts payable other resident Sectors	1,935,766	2,285,244	2,436,179
A) Dividends payable	9,661	44,593	6,464
B) Settlement accounts	26,527	24,423	34,790
C) Items in the process of collection	10,802	12,388	13,969
D) Miscellaneous liability items	1,888,776	2,203,839	2,380,957
a) Suspense account	111,264	108,524	127,225
b) Provision for expected costs	135,641	201,017	202,202
c) Deferred tax liabilities	(8,378)	13,074	30,191
d) Accrued wages	13,892	12,907	13,345
e) Accrued rent	544	564	569
f) Accrued taxes	630,971	691,108	714,131
g) Other miscellaneous liability items	1,004,842	1,176,645	1,293,293
4. Other non- resident accounts payable	67,593	67,949	23,728
A) Dividends payable non-residents	57,099	57,543	13,471
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,493	10,407	10,257
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,943,174	2,915,824	3,038,043
1. Quoted	442,079	439,389	439,862
2. Non quoted	268,183	265,997	267,036
3. Investment fund shares	-	-	-
4. Retained earnings	384,703	746,869	666,465
5. Current year result	832,992	427,103	545,602
6. General and special reserve	657,160	736,853	764,151
7. Valuation adjustments	358,057	299,613	354,926
VIII. Contingencies and Commitments	17,603,422	18,322,379	17,979,662
1. Guarantees	3,268,804	3,387,387	3,039,995
2. Commitments	14,136,376	14,743,084	14,322,697
A) Letter of Credit	4,223,638	4,333,232	4,196,624
B) Forward Foreign Exchange Transactions	7,931,561	8,484,094	8,063,039
C) Forward government Securities Transactions	291,201	444,625	312,009
D) Derivatives	103,437	107,788	99,246
E) Forward lending	300,159	277,816	268,857
F) Operating leases	365	359	412
G) Commitments for acquisition of :	42,605	41,151	50,928
i.Fixed assets	29,293	29,957	40,111
ii. Intangible assets	13,312	11,194	10,818
H) Other commitments	1,243,411	1,054,019	1,331,581
3. Other contingent liabilities	198,242	191,907	616,970

Source: Statistics and Data Services Department, SBP

Notes:

1: Total advances shown in assets may differ from advances presented in table 3.8 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in table 3.2 (Scheduled Banks Deposits) due to inclusion of interbank deposits, placements, margin deposits (deposits held by banks as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.

3: This data has been collected on the new format w.e.f. December 2022 and being published on quarterly basis w.e.f. March 2023.

3.1.1 Scheduled Banks' Profit and Loss Accounts

		Million Rupees		
		2023	2024	
Profit/Loss Account		Dec-23	Mar-24	Jun-24 ^a
I. Net Mark-UP/Return/Interest Income		526,212	442,604	499,523
A) Mark-Up/Return/Interest Earned		2,317,836	2,282,459	2,637,525
1) Loans and advances		549,919	517,953	574,675
2) Investments		1,262,274	1,264,294	1,503,481
3) Lendings to financial institutions		49,286	40,872	37,699
4) Balances with banks		2,940	3,665	4,798
5) Income from inter-office lending		443,208	439,572	510,862
6) Other		10,209	16,103	6,010
B. Mark-Up/Return/Interest Expensed		1,791,625	1,839,855	2,138,002
1) Deposits		791,977	817,756	949,465
2) Borrowings		474,710	500,839	570,600
3) Subordinated debt		10,867	10,186	11,901
4) Cost of foreign currency swaps against foreign currency deposits / borrowings		35,147	34,507	42,431
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets		6,422	6,840	8,013
6) Expense on inter-office borrowing		443,101	439,469	510,752
7) Other		29,401	30,258	44,840
II. Net Non Mark-UP/Return/Interest Income		(124,597)	(115,147)	(156,100)
A) Non Mark-UP/Return/Interest Income		137,283	125,508	128,670
I. Fee & Commission Income		58,881	59,811	67,208
1) Branch banking customer fees		6,533	6,195	7,077
2) Consumer finance related fees		2,477	2,137	2,279
3) Card related fees (debit and credit cards)		17,021	17,341	19,091
4) Credit related fees		1,238	2,102	2,235
5) Investment banking fee		1,908	1,470	1,363
6) Commission on trade		11,901	12,126	14,759
7) Commission on guarantees		2,669	3,939	4,225
8) Commission on cash management		1,912	1,805	2,136
9) Commission on remittances including home remittances		4,164	4,514	4,976
10) Commission on utility bills		172	153	163
11) Commission income - Bancassurance		1,207	1,187	1,254
12) Rent on lockers		386	443	375
13) Commission on investments services		167	257	226
14) Other Commission		7,127	6,143	7,049
II. Dividend Income		8,584	8,540	7,664
III. Foreign exchange income		46,274	35,107	31,971
IV. Income from derivatives		3,028	3,126	1,910
V. Gain on securities		15,542	16,319	14,500
1) Realised		14,605	14,483	12,975
2) Unrealised - held for trading		937	1,836	1,524
VI. Other Income		4,974	2,606	5,417
1) Rent on property		303	269	295
2) Gain on sale of fixed assets-net		891	811	1,053
3) Loss on termination of lease liability against right of use assets		582	315	479
4) Gain on sale of non banking assets - net		2,041	194	978
5) Other		1,158	1,018	2,613
B) Non Mark-UP/Return/Interest Expenses		261,880	240,654	284,770
1. Operating expenses		252,377	232,691	276,690
1) Total compensation expense		107,205	107,464	125,813
2) Property expense		39,546	36,753	43,175
(a) Rent and taxes		1,557	1,475	1,734
(b) Insurance		212	344	254
(c) Utilities cost		10,057	7,665	10,158
(d) Lease rental		-	-	13
(e) Fuel expense generators		1,002	1,315	1,096
(f) Security (including guards)		7,090	6,694	7,478
(g) Repair and maintenance (including janitorial charges)		5,483	5,011	5,748
(h) Depreciation on right-of-use assets		8,591	8,737	10,293
(i) Depreciation		5,556	5,512	6,400
3) Information technology expenses		25,862	23,335	26,358
4) Other operating expenses		79,763	65,140	81,344
2. Workers welfare fund		7,137	6,442	6,960
3. Other charges		2,365	1,522	1,121
1) Penalties imposed by State Bank of Pakistan		1,730	855	401
2) Penalties imposed by other regulatory bodies (to be specified)		1	-	-
3) Others (to be specified, if material)		634	667	719
III. Profit before provisions		401,615	327,457	343,423
Provisions / (reversals) and write offs - net		26,355	(1,228)	67,481
1) (Reversals) / provisions against balance with Banks		319	454	(825)
2) (Reversals) / provisions for diminution in value of investments		(2,618)	(11,202)	6,995
3) (Reversals) / provisions against loans & advances		32,765	8,294	16,231
4) (Reversals) / provisions against off balance sheet items		(117)	221	3,208
5) Reversals against other assets		1,188	1,667	(2,038)
6) Recovery of written off / charged off bad debts		(5,182)	(662)	(5,103)
Extra ordinary / unusual items		-	-	49,014
IV. Profit Before Taxation		375,259	328,685	275,942
Taxation		229,553	166,512	153,531
1) Current		198,518	172,678	169,176
2) Prior		24,804	(169)	(283)
3) Deferred		6,231	(5,998)	(15,362)
V. Profit After Taxation		145,706	162,173	122,411
Notes on Human Resources				
Number of Employees*		191,184	193,323	204,924
1. Permanent		176,076	178,284	182,114
(a) Male		145,941	147,331	146,730
(b) Female		30,135	30,953	35,384
2. Contractual		15,108	15,039	22,810
(a) Male		13,032	13,077	20,616
(b) Female		2,076	1,962	2,194

* Number of employees are as on end period and are shown in actual numbers.

3.2 Classification of Scheduled Banks' Deposits Distributed by Type of Account

Amount in Million Rupees

No. of Accounts in Unit

END OF PERIOD	2023				2024			
	Sep		Dec		Mar		Jun ^P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	72,890,465	9,034,409	78,464,778	9,550,027	80,080,622	9,543,272	81,609,550	10,266,502
Call Deposits	315,623	374,331	321,833	381,703	337,836	387,503	342,893	544,356
Other Deposits Accounts	180,899	562,880	173,995	659,545	169,681	695,161	231,912	929,584
Saving Deposits	21,849,996	10,988,517	22,347,599	11,764,320	22,270,390	12,225,888	22,087,223	13,512,000
FIXED DEPOSITS	885,493	4,635,259	797,621	4,942,088	842,586	4,782,307	959,692	4,928,462
Less Than 6 months	96,526	1,367,952	98,569	1,463,607	115,701	1,328,639	141,711	1,455,238
For 6 months & over but less than 1 year	60,233	623,580	28,865	569,218	44,075	549,520	41,541	597,374
For 1 year & over but less than 2 years	455,186	2,170,238	382,868	2,419,450	437,383	2,455,957	487,789	2,488,034
For 2 years & over but less than 3 years	15,450	59,285	13,141	57,371	11,003	54,812	11,311	47,697
For 3 years & over but less than 4 years	30,205	74,159	26,369	78,344	26,898	75,229	26,334	74,891
For 4 years & over but less than 5 years	42,022	29,652	43,681	52,711	15,686	53,371	29,954	13,905
For 5 years & over	185,871	310,394	204,128	301,387	191,840	264,779	221,052	251,323
Total Deposits	96,122,476	25,595,396	102,105,826	27,297,683	103,701,115	27,634,131	105,231,270	30,180,905

Source: Statistics and Data Services Department, SBP

Note:

This Data is being published on quarterly basis w.e.f. March, 2023.

3.2.1 Deposits Distributed by Type of Accounts and Gender

All Banks

As on 30th June, 2024

Million Rupees

Type of Account	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	56,804,998	5,936,225	21,643,607	1,358,452	790,249	437,873	2,370,696	2,533,953	81,609,550	10,266,502
II. Call Deposits	199,655	159,325	11,547	24,541	11,379	26,732	120,312	333,759	342,893	544,356
III. Other Deposit Accounts	197,812	41,799	23,753	3,449	3,267	39,956	7,080	844,379	231,912	929,584
IV. Saving Deposits	14,444,416	4,936,443	6,032,148	1,938,221	877,026	893,604	733,633	5,743,733	22,087,223	13,512,000
V. Fixed or Term Deposits	602,776	920,868	212,457	283,925	77,713	198,070	66,746	3,525,598	959,692	4,928,462
1) Less Than Three Months	49,437	168,285	12,412	55,023	9,671	39,390	19,716	608,767	91,236	871,466
2) For Three Months and Over but Less Than Six Months	34,314	80,818	7,951	17,633	2,145	17,917	6,065	467,404	50,475	583,772
3) For Six Months and Over but Less Than One Year	32,151	110,247	4,699	21,608	948	11,241	3,743	454,277	41,541	597,374
4) For One Year & Over but Less Than Two Years	283,563	478,016	126,035	157,870	55,183	81,975	23,008	1,770,173	487,789	2,488,034
5) For Two Years & Over but Less Than Three Years	7,605	4,038	2,567	1,947	547	668	592	41,044	11,311	47,697
6) For Three Years & Over but Less Than Four Years	13,663	13,312	6,400	4,873	1,753	1,303	4,518	55,403	26,334	74,891
7) For Four Years & Over but Less Than Five Years	25,219	5,845	3,890	2,371	389	2,343	456	3,345	29,954	13,905
8) For Five Years and Over but Less Than Ten Years	154,165	59,311	48,213	22,516	6,900	43,196	8,646	125,181	217,924	250,204
9) For ten years and over	2,659	997	290	84	177	35	2	3	3,120	1,120
Total	72,249,657	11,994,660	27,923,512	3,608,589	1,759,634	1,596,235	3,298,467	12,981,421	105,231,270	30,180,905

Source: Statistics and Data Services Department, SBF

*Others means Non-Natural Persons (like Government, Public Ltd. Company (listed at PSX), Private Limited Company (with at least one institutional entity), Non-Financial Public Sector Enterprises (NFPSE), Non-Banks Financial Institutions (NBFI), etc.)

This Data is being published on quarterly basis w.e.f. December, 2023.

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

(End period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2023			2024	
	Jun	Sep	Dec	Mar	Jun ^p
1. FOREIGN CONSTITUENTS	737,621.2	743,703.1	772,367.2	780,934.4	848,930.6
I. Official	120,785.3	118,595.7	119,476.4	122,800.2	130,252.0
II. Business	163,295.0	147,649.1	160,375.5	154,496.5	170,014.8
III. Personal	453,540.9	477,458.3	492,328.2	503,513.4	548,535.8
IV. Trust Funds and Non Profit Organizations	-		187.0	124.4	128.1
2. DOMESTIC CONSTITUENTS	23,945,795.1	24,851,693.1	26,525,315.6	26,853,196.9	29,331,974.5
I. GOVERNMENT	3,704,080.5	3,708,763.4	3,965,803.2	3,912,060.1	4,380,118.4
a. Federal Government	2,360,642.2	2,352,546.9	2,524,918.1	2,409,189.3	2,709,577.9
b. Provincial Governments	1,185,944.1	1,194,685.0	1,268,631.2	1,325,020.2	1,486,856.1
c. Local Bodies	157,494.3	161,531.5	172,254.0	177,850.7	183,684.4
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,424,483.6	1,490,665.6	1,543,468.6	1,615,222.1	1,883,510.8
a. Agriculture, hunting and forestry	1,066.3	958.1	1,304.8	1,520.1	1,897.8
b. Services	34,717.6	42,757.9	48,298.4	50,998.6	52,639.3
c. Utilities	604,960.4	651,782.0	633,684.9	625,098.0	717,184.9
d. Transport, storage and communications	136,827.7	106,687.9	118,055.1	126,068.1	149,713.7
e. Manufacturing	293,337.8	299,170.9	293,369.1	331,232.3	309,051.2
f. Mining and Quarrying	193,345.5	226,488.2	261,862.3	296,026.5	445,716.2
g. Construction	38,797.5	36,340.0	37,609.8	22,690.0	23,197.0
h. Commerce and Trade	51,234.2	28,823.3	39,886.0	49,755.6	36,712.3
i. Others	70,196.6	97,657.3	109,398.2	111,832.9	147,398.3
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	905,655.3	1,003,881.2	1,205,910.0	1,213,732.7	1,392,683.0
a. Mutual Funds and AMCs	397,796.5	511,659.9	657,486.6	661,713.1	753,728.7
b. Insurance & Pension Funds	170,438.7	220,457.9	197,151.1	204,181.9	260,246.2
c. MFIs and DFIs	37,635.4	36,488.5	39,739.0	34,565.1	40,344.2
d. Stock Exchange & Brokerage Houses	38,830.1	35,612.0	53,648.0	53,323.5	85,404.9
e. Modarabas	3,689.1	4,198.1	5,141.8	4,722.7	4,707.2
f. Other NBFIs	257,265.5	195,464.1	252,743.9	255,226.4	248,251.8
IV. PRIVATE SECTOR (BUSINESS)	5,536,064.2	5,699,028.3	6,214,632.5	6,161,596.8	6,643,852.4
a. Agriculture, forestry and fishing	196,117.3	188,604.9	195,803.3	199,826.7	213,786.1
01. Crop and animal production, hunting and related service activities	189,587.6	181,986.4	188,463.2	192,317.1	206,036.6
i. Growing of Wheat, Rice, Sugar Cane & Cotton	98,573.1	102,940.5	105,230.9	104,936.0	111,769.9
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables	6,940.8	7,611.5	8,152.9	7,669.0	8,298.0
iii. Growing of other fruits, vegetables and crops	27,775.2	27,027.1	31,299.6	31,698.7	33,660.3
iv. Raising of livestock and other related activities	44,205.1	33,225.6	31,102.8	36,529.6	38,451.8
v. Other agricultural support activities	11,986.4	10,993.8	12,465.1	11,393.5	13,734.8
vi. Hunting, trapping and related service activities	107.1	187.9	211.9	90.2	121.8
02 - Forestry and logging	1,325.3	829.3	1,206.9	529.0	619.5
03 - Fishing and aquaculture	5,204.4	5,789.2	6,133.3	6,980.7	7,130.1
b. Mining and quarrying	229,882.3	249,344.8	265,749.4	242,004.3	325,010.8
01 - Mining of coal and lignite	52,311.9	45,860.6	57,760.7	81,971.3	107,676.2
02 - Extraction of crude petroleum and natural gas	150,598.0	177,561.8	179,556.9	133,001.1	183,445.9
03 - Mining of metal ores	4,887.2	4,425.5	3,368.8	3,643.6	7,298.4
04-Other mining and quarrying	21,135.0	20,631.3	24,020.4	22,533.0	25,351.1
05- Mining support service activities	950.2	865.6	1,042.6	855.3	1,239.3
c. Manufacturing	1,563,155.6	1,600,621.4	1,786,765.0	1,685,851.8	1,630,717.4
01 - Manufacture of food products	269,507.1	262,040.4	302,663.5	285,548.8	292,225.7
02 - Manufacture of beverages	60,967.3	87,258.4	75,860.2	60,163.5	50,264.7
03 - Manufacture of tobacco products	53,599.6	21,709.1	52,618.5	29,035.6	36,323.5
04 - Manufacture of textiles	200,970.2	216,725.9	236,879.0	230,981.3	217,806.2
i. Preparation and spinning of textile fibers	54,757.1	55,144.5	62,144.4	66,081.9	63,713.8
ii. Weaving of textiles	24,808.6	24,779.6	31,753.5	26,785.6	25,523.5
iii. Finishing of textiles	19,955.2	23,674.9	30,436.9	24,393.3	24,086.5
iv. Manufacture of knitted and crocheted fabrics	14,177.5	19,450.5	17,267.2	16,640.1	16,455.1
v. Manufacture of made-up textile articles, except apparel	29,497.3	34,202.3	36,125.6	35,356.4	31,197.4
vi. Manufacture of carpets and rugs	1,927.3	2,217.9	1,626.1	1,704.8	1,924.8
vii. Manufacture of other textiles n.e.c.	58,847.3	57,256.4	57,525.4	60,019.0	54,905.1
05 - Manufacture of wearing apparel	72,031.8	69,320.4	75,261.1	70,609.1	64,745.0
06 - Manufacture of leather and related products	23,072.4	24,250.3	28,222.5	25,084.0	24,648.1
i. Tanning and dressing of leather; dressing and dyeing of fur	6,019.9	6,256.6	6,196.7	6,588.6	5,648.8
ii. Manufacture of luggage, handbags and the like, saddlery and harness	3,365.0	3,447.1	3,755.4	4,032.0	4,004.1
iii. Manufacture of footwear	13,687.5	14,546.6	18,270.5	14,463.4	14,995.3
a). Leather wear	11,631.1	12,222.9	15,746.2	12,084.9	12,284.5
b). Rubber and Plastic wear	2,056.4	2,323.7	2,524.3	2,378.5	2,710.8

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

End period: Million Rupees

CATEGORY OF DEPOSIT HOLDERS	2023			2024	
	Jun	Sep	Dec	Mar	Jun ^a
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,357.2	3,165.0	3,394.6	3,406.8	2,700.0
08 - Manufacture of paper and paper products	15,736.5	16,681.2	10,156.7	8,800.6	9,606.2
09 - Printing and reproduction of recorded media	16,679.6	16,495.8	21,597.2	21,472.5	22,591.0
10 - Manufacture of coke and refined petroleum products	138,227.3	146,460.6	171,251.6	169,226.4	145,289.3
11 - Manufacture of chemicals and chemical products	168,162.2	211,869.8	218,488.3	193,076.2	154,837.9
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	52,478.9	48,220.6	69,760.5	57,534.2	66,115.1
13 - Manufacture of rubber and plastics products	23,770.4	19,185.6	24,446.6	24,267.8	25,481.2
14 - Manufacture of other non-metallic mineral products	25,794.9	28,204.7	29,820.4	30,988.9	31,047.5
15 - Manufacture of basic metals	48,008.2	48,254.3	50,365.1	43,942.5	55,170.1
16 - Manufacture of fabricated metal products, except machinery and equipment	12,637.2	12,103.0	12,865.6	12,095.9	10,574.5
17 - Manufacture of computer, electronic and optical products	26,262.0	25,202.2	27,817.8	28,041.6	31,015.1
18 - Manufacture of electrical equipment	79,269.4	61,614.9	58,782.8	57,343.2	68,645.1
19 - Manufacture of machinery and equipment	41,984.6	45,157.3	56,270.4	55,502.4	58,962.7
20 - Manufacture of motor vehicles, trailers and semi-trailers	95,205.5	86,034.4	97,318.2	118,483.6	89,873.9
21 - Manufacture of other transport equipment	11,888.8	14,435.8	13,966.3	13,422.3	11,551.6
22 - Manufacture of furniture	4,773.1	4,404.3	3,280.3	3,745.1	3,649.0
23 - Other manufacturing	115,826.9	127,286.0	141,692.0	138,352.6	152,321.1
24 - Repair and installation of machinery and equipment	2,944.4	4,541.7	3,985.7	4,727.0	5,272.8
d. Electricity, gas, steam and air conditioning supply	364,822.4	469,290.2	476,785.6	577,886.3	707,942.9
e. Water supply; sewerage, waste management and remediation activities	13,584.1	18,749.9	24,055.5	18,655.2	11,071.3
f. Construction	427,324.4	372,543.9	411,331.5	401,397.6	506,748.2
01 - Construction of buildings	214,957.1	172,856.0	186,546.6	181,423.4	215,135.1
02 - Civil engineering	159,994.2	152,230.4	175,614.6	173,594.2	228,260.1
03 - Specialized construction activities	52,373.1	47,457.5	49,170.3	46,380.1	63,352.9
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	953,156.9	975,428.7	1,083,488.7	1,075,802.3	1,163,214.2
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	50,059.8	49,137.3	54,948.2	52,672.4	56,998.0
02 - Wholesale trade, except of motor vehicles and motorcycles	339,612.3	346,554.1	375,636.5	378,235.0	410,376.5
03 - Retail trade, except of motor vehicles and motorcycles	563,484.8	579,737.3	652,903.9	644,894.9	695,839.8
h. Transportation and storage	427,767.1	431,709.3	450,425.4	474,728.8	461,627.1
i. Accommodation and food service activities	29,824.1	30,244.7	32,478.6	32,354.3	34,997.9
j. Information and communication	211,348.3	197,335.5	227,153.6	253,250.9	257,322.1
k. Real estate activities	209,150.3	208,542.9	186,272.1	161,168.1	165,878.2
l. Professional, scientific and technical activities	134,405.4	132,604.0	172,933.9	131,087.2	163,711.4
01 - Legal and accounting activities	16,010.6	17,641.9	42,794.9	20,855.3	20,335.3
02 - Activities of head offices; management consultancy activities	12,075.9	16,108.4	16,992.8	15,822.5	15,889.6
03 - Architectural and engineering activities; technical testing and analysis	29,354.7	25,531.9	27,438.6	23,980.0	27,439.5
04 - Scientific research and development	10,651.7	8,871.8	8,809.4	9,070.4	14,204.5
05 - Advertising and market research	13,857.8	12,586.0	14,015.9	13,613.8	14,923.8
06 - Other professional, scientific and technical activities	51,260.2	50,584.3	61,306.6	46,331.9	69,028.6
07 - Veterinary activities	1,194.5	1,279.7	1,575.7	1,413.4	1,890.1
m. Administrative and support service activities	112,274.0	115,573.3	125,687.4	128,283.5	137,360.5
01 - Rental and leasing activities	3,309.5	3,788.0	4,093.6	4,030.9	4,850.5
02 - Employment activities	1,175.2	1,763.7	1,613.5	2,026.6	2,582.9
03 - Travel agency, tour operator, reservation service and related activities	25,228.8	26,382.1	26,189.4	34,166.9	33,206.8
04 - Security and investigation activities	3,822.2	3,699.8	4,675.4	4,497.1	4,374.5
05 - Services to buildings and landscape activities	3,698.5	3,703.2	4,385.1	5,007.6	6,885.7
06 - Office administrative, office support and other business support activities	75,039.7	76,236.6	84,730.3	78,554.3	85,460.2
n. Education	111,355.1	117,870.7	116,676.7	140,677.2	133,243.1
o. Human health and social work activities	81,213.4	79,635.1	83,018.7	88,766.7	103,141.1
p. Arts, entertainment and recreation	2,499.9	3,183.6	3,473.6	2,772.2	3,002.5
q. Other service activities	468,183.6	507,745.5	572,533.5	547,083.7	625,077.5
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	615,919.8	642,850.1	682,575.6	702,212.7	737,918.9
VI. PERSONAL	11,695,312.4	12,236,860.3	12,835,683.1	13,176,989.2	14,205,353.6
VII. OTHER	64,279.3	69,644.2	77,242.6	71,383.3	88,537.3
TOTAL	24,683,416.4	25,595,396.1	27,297,682.8	27,634,131.3	30,180,905.0

Source: Statistics and Data Services Department, SBP

Note:

This Data is being published on quarterly basis w.e.f. March 2023.

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks
As on 30th June, 2024

Million Rupees

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	870,359	512,125	70,583	78,274	76,957	104,345	10,505	154,187	1,028,404	848,931
1) Official	124,984	71,208	6,823	5,179	38,833	29,633	1,367	24,232	172,007	130,252
2) Business	18,275	30,287	1,534	2,407	4,680	7,698	9,062	129,622	33,551	170,015
3) Personal	727,100	410,629	62,226	70,687	33,444	67,014	62	205	827,832	548,536
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	14	128	14	128
2. DOMESTIC CONSTITUENTS	71,379,298	11,482,535	27,852,929	3,530,315	1,682,677	1,491,890	3,287,962	12,827,235	104,202,866	29,331,974
I. GOVERNMENT	-	-	-	-	-	-	558,129	4,380,118	558,129	4,380,118
A. Federal Government	-	-	-	-	-	-	132,907	2,709,578	132,907	2,709,578
B. Provincial Governments	-	-	-	-	-	-	389,204	1,486,856	389,204	1,486,856
C. Local Bodies	-	-	-	-	-	-	36,018	183,684	36,018	183,684
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	23,745	1,883,511	23,745	1,883,511
Agriculture, hunting and forestry	-	-	-	-	-	-	51	1,898	51	1,898
Services	-	-	-	-	-	-	1,248	52,639	1,248	52,639
Utilities	-	-	-	-	-	-	11,355	717,185	11,355	717,185
Transport, storage and communications	-	-	-	-	-	-	5,428	149,714	5,428	149,714
Manufacturing	-	-	-	-	-	-	2,240	309,051	2,240	309,051
Mining and Quarrying	-	-	-	-	-	-	583	445,716	583	445,716
Construction	-	-	-	-	-	-	166	23,197	166	23,197
Commerce and Trade	-	-	-	-	-	-	642	36,712	642	36,712
Others	-	-	-	-	-	-	2,032	147,398	2,032	147,398
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	79,528	1,392,683	79,528	1,392,683
Mutual Funds and AMCs	-	-	-	-	-	-	7,748	753,729	7,748	753,729
Insurance & Pension Funds	-	-	-	-	-	-	20,790	260,246	20,790	260,246
MFIs and DFIs	-	-	-	-	-	-	11,583	40,344	11,583	40,344
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	11,715	85,405	11,715	85,405
Modarabas	-	-	-	-	-	-	536	4,707	536	4,707
Other NBFIs	-	-	-	-	-	-	27,156	248,252	27,156	248,252
IV. PRIVATE SECTOR (BUSINESS)	7,336,943	1,988,974	476,630	134,101	125,550	148,688	2,130,620	4,372,089	10,069,743	6,643,852
A. Agriculture, forestry and fishing	1,560,382	131,236	106,104	9,597	26,406	10,068	172,684	62,885	1,865,576	213,786
1. Crop and animal production, hunting and related service activities	1,557,115	126,583	106,041	9,567	26,296	9,938	172,039	59,948	1,861,491	206,037
Growing of Wheat, Rice, Sugar Cane & Cotton	890,194	74,359	62,207	5,969	11,280	4,338	107,425	27,104	1,080,106	111,770
Growing of tropical, subtropical, pome and stone fruits & vegetables	116,911	6,856	5,450	331	1,128	606	972	505	124,461	8,298
Growing of other fruits, vegetables and crops	323,069	14,852	22,277	1,758	10,691	1,369	32,385	15,681	388,422	33,660
Raising of livestock and other related activities	173,711	23,345	14,033	1,269	2,183	2,431	20,586	11,406	210,513	38,452
Other agricultural support activities	44,045	7,101	2,067	240	1,007	1,191	10,650	5,203	57,769	13,735
Hunting, trapping and related service activities	185	70	7	0	7	3	21	48	220	122
02 - Forestry and logging	479	385	13	6	21	14	237	214	750	619
03 - Fishing and aquaculture	2,788	4,267	50	24	89	115	408	2,723	3,335	7,130
B. Mining and quarrying	449,146	61,066	101	55	359	973	6,203	262,917	455,809	325,011
05 - Mining of coal and lignite	342,977	13,982	20	2	48	281	2,140	93,411	345,185	107,676
06 - Extraction of crude petroleum and natural gas	87,252	39,496	23	24	99	127	1,909	143,798	89,283	183,446
07 - Mining of metal ores	717	2,293	6	6	28	242	417	4,757	1,168	7,298
08-Other mining and quarrying	17,340	4,538	46	22	155	317	1,641	20,474	19,182	25,351
09 - Mining support service activities	860	757	6	0	29	7	96	476	991	1,239
C. Manufacturing	840,994	311,159	10,166	9,772	15,975	41,336	506,224	1,268,451	1,373,359	1,630,717
10 - Manufacture of food products	165,658	69,445	1,546	981	4,538	14,110	113,310	207,690	285,052	292,226
11 - Manufacture of beverages	1,791	2,338	65	52	301	2,503	9,425	45,373	11,582	50,265
12 - Manufacture of tobacco products	167	2,316	8	0	48	683	205	33,325	428	36,323
13 - Manufacture of textiles	241,960	58,042	1,537	2,871	3,064	4,907	45,524	151,987	292,085	217,806
Preparation and spinning of textile fibres	159,472	20,740	237	261	1,391	1,579	13,828	41,134	174,928	63,714
Weaving of textiles	25,590	10,505	216	311	411	662	6,869	14,045	33,086	25,524
Finishing of textiles	4,192	5,239	216	171	680	1,305	6,122	17,372	11,210	24,087
Manufacture of knitted and crocheted fabrics	1,606	1,595	166	1,540	108	578	1,627	12,742	3,507	16,455
Manufacture of made-up textile articles, except apparel	37,221	10,378	329	190	162	306	7,730	20,323	45,442	31,197
Manufacture of carpets and rugs	429	167	18	1	25	4	1,550	1,753	2,022	1,925
Manufacture of other textiles n.e.c.	13,450	9,418	355	398	287	473	7,798	44,617	21,890	54,905
14 - Manufacture of wearing apparel	19,836	15,233	2,372	1,239	595	1,035	9,710	47,239	32,513	64,745
15 - Manufacture of leather and related products	7,778	8,342	330	310	290	614	7,096	15,382	15,494	24,648
Tanning and dressing of leather; dressing and dyeing of fur	1,672	1,538	150	163	111	96	992	3,851	2,925	5,649
Manufacture of luggage, handbags and the like, saddlery and harness	826	958	37	23	89	143	700	2,880	1,652	4,004
Manufacture of footwear	5,280	5,846	143	124	90	375	5,404	8,651	10,917	14,995
a. Leather wear	4,205	4,099	100	74	64	142	4,956	7,969	9,325	12,284
b. Rubber and Plastic wear	1,075	1,746	43	50	26	232	448	682	1,592	2,711

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 30th June, 2024

Category of Deposit Holder	Million Rupees									
	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	4,741	1,427	64	50	116	29	2,333	1,194	7,254	2,700
17 - Manufacture of paper and paper products	2,555	1,588	136	67	137	154	6,197	7,798	9,025	9,606
18 - Printing and reproduction of recorded media	11,364	7,620	650	480	661	973	4,223	13,519	16,898	22,591
Printing and other service activities related to printing	11,024	7,341	633	479	605	953	3,881	12,548	16,143	21,321
Reproduction of recorded media	340	279	17	1	56	19	342	971	755	1,270
19 - Manufacture of coke and refined petroleum products	898	2,761	24	14	118	191	10,226	142,323	11,266	145,289
20 - Manufacture of chemicals and chemical products	114,137	18,239	389	561	794	863	55,657	135,175	170,977	154,838
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,884	3,672	98	155	626	1,098	22,330	61,190	25,938	66,115
22 - Manufacture of rubber and plastics products	31,610	5,833	196	223	280	503	18,365	18,922	50,451	25,481
23 - Manufacture of other non-metallic mineral products	18,372	5,433	164	224	323	3,247	8,870	22,142	27,729	31,047
24 - Manufacture of basic metals	13,118	11,656	252	456	600	2,235	27,785	40,823	41,755	55,170
25 - Manufacture of fabricated metal products, except machinery and equipment	3,210	4,108	79	26	160	259	4,542	6,181	7,991	10,574
26 - Manufacture of computer, electronic and optical products	14,289	10,369	178	156	254	281	6,039	20,209	20,760	31,015
27 - Manufacture of electrical equipment	19,514	12,975	244	173	470	2,736	17,033	52,761	37,261	68,645
28 - Manufacture of machinery and equipment	9,674	4,796	261	99	554	653	8,874	53,415	19,363	58,963
29 - Manufacture of motor vehicles, trailers and semi-trailers	7,096	8,397	131	155	257	386	90,941	80,936	98,425	89,874
30 - Manufacture of other transport equipment	1,322	1,974	28	4	69	78	6,138	9,495	7,557	11,552
31 - Manufacture of furniture	4,519	2,103	109	63	105	144	2,678	1,339	7,411	3,649
32 - Other manufacturing	140,829	50,351	1,214	1,366	1,521	3,551	28,080	97,052	171,644	152,321
Manufacture of jewellery and related articles	4,582	1,550	77	59	152	83	2,320	2,655	7,131	4,348
Manufacture of imitation jewellery and related articles	448	226	26	17	10	7	112	99	596	349
Manufacture of musical instruments	361	164	20	8	20	72	864	4,112	1,265	4,356
Manufacture of sports goods	8,689	11,317	244	95	530	2,032	4,043	27,092	13,506	40,535
Manufacture of games and toys	140	147	-	-	9	14	44	119	193	280
Manufacture of medical and dental instruments and supplies	3,306	4,016	112	121	513	909	3,526	9,494	7,457	14,541
Manufacture of Handicrafts	513	271	173	55	36	12	193	880	915	1,218
Other manufacturing n.e.c.	122,790	32,660	562	1,012	251	422	16,978	52,602	140,581	86,695
33 - Repair and installation of machinery and equipment	3,672	2,140	91	48	94	104	643	2,981	4,500	5,273
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	21,668	707,943	21,668	707,943
Electric power generation, transmission and distribution	-	-	-	-	-	-	12,372	605,342	12,372	605,342
a) Hydal	-	-	-	-	-	-	4,439	43,755	4,439	43,755
b) Thermal	-	-	-	-	-	-	618	27,592	618	27,592
c) Coal Based	-	-	-	-	-	-	283	238,136	283	238,136
d) Wind	-	-	-	-	-	-	506	17,322	506	17,322
e) Solar	-	-	-	-	-	-	1,700	15,475	1,700	15,475
f) Other	-	-	-	-	-	-	4,826	263,063	4,826	263,063
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	8,112	101,216	8,112	101,216
Steam and air conditioning supply	-	-	-	-	-	-	1,184	1,384	1,184	1,384
E. Water supply; sewerage, waste management and remediation activities	4,504	4,677	177	53	288	311	6,290	6,030	11,259	11,071
36 - Water collection, treatment and supply	1,235	324	62	27	168	60	2,175	589	3,640	999
37 - Sewerage	413	230	46	3	13	3	2,087	1,026	2,559	1,262
38 - Waste collection, treatment and disposal activities; materials recovery	2,480	3,384	42	13	74	244	1,941	3,606	4,537	7,247
39 - Remediation activities and other waste management services	376	740	27	9	33	4	87	809	523	1,562
F. Construction	170,515	146,529	4,973	2,981	5,930	22,587	141,701	334,651	323,119	506,748
41 - Construction of buildings	86,535	63,867	1,389	1,508	2,530	3,857	85,813	145,903	176,267	215,135
42 - Civil engineering	61,898	51,468	2,107	1,133	2,521	17,938	37,680	157,721	104,206	228,260
43 - Specialized construction activities	22,082	31,195	1,477	339	879	791	18,208	31,028	42,646	63,353
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,684,713	705,913	80,590	43,145	47,195	38,059	336,797	376,097	2,149,295	1,163,214
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	48,818	25,595	1,024	818	1,529	1,159	19,874	29,426	71,245	56,998
46 - Wholesale trade, except of motor vehicles and motorcycles	304,212	204,086	8,800	6,438	14,395	11,821	168,716	188,032	496,123	410,376
47 - Retail trade, except of motor vehicles and motorcycles	1,331,683	476,232	70,766	35,888	31,271	25,079	148,207	158,640	1,581,927	695,840

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 30th June, 2024

Million Rupees

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	91,617	63,955	1,071	1,104	1,582	2,528	27,240	394,040	121,510	461,627
49 - Land transport and transport via pipelines	68,744	28,490	492	556	715	1,021	13,968	16,091	83,919	46,157
50 - Water transport	867	1,207	38	42	64	31	968	63,373	1,937	64,652
51 - Air transport	3,167	15,719	51	59	35	72	1,491	153,571	4,744	169,421
52 - Warehousing and support activities for transportation	17,730	17,430	439	424	709	1,381	6,451	152,614	25,329	171,849
53 - Courier activities other than national post activities	1,109	1,110	51	22	59	24	4,362	8,391	5,581	9,548
I. Accommodation and food service activities	65,501	17,307	1,067	501	830	747	13,489	16,444	80,887	34,998
55 - Accommodation	10,630	4,420	217	100	241	232	6,893	6,193	17,981	10,944
56-Food and beverage service activities	54,871	12,887	850	401	589	515	6,596	10,251	62,906	24,054
J. Information and communication	107,088	44,339	1,863	1,581	1,377	2,022	75,685	209,380	186,013	257,322
58 - Publishing activities	5,635	4,038	407	364	332	506	6,967	19,793	13,341	24,700
59 - Motion picture, video and television programme production, sound recording and music publishing activities	934	318	87	11	36	23	4,431	1,213	5,488	1,564
60 - Programming and broadcasting activities	1,018	1,352	93	15	16	65	367	897	1,494	2,329
61 - Telecommunications	12,642	9,125	240	161	370	212	14,889	101,770	28,141	111,268
62 - Computer programming, consultancy and related activities	80,847	20,635	668	803	480	1,076	14,504	63,417	96,499	85,931
63 - Information service activities	6,012	8,871	368	228	143	141	34,527	22,290	41,050	31,530
K. Real estate activities	105,995	73,168	1,991	1,405	4,125	5,967	59,273	85,338	171,384	165,878
L. Professional, scientific and technical activities	521,449	59,740	4,494	1,492	2,111	5,201	19,783	97,279	547,837	163,711
69 - Legal and accounting activities	10,866	7,849	2,922	394	861	1,854	4,415	10,239	19,064	20,335
70 - Activities of head offices; management consultancy activities	3,591	3,020	190	61	112	67	1,774	12,741	5,667	15,890
71 - Architectural and engineering activities; technical testing and analysis	6,452	4,588	256	510	198	444	4,541	21,897	11,447	27,440
72 - Scientific research and development	1,275	841	87	47	77	49	1,300	13,268	2,739	14,204
73 - Advertising and market research	5,268	2,684	400	325	244	2,456	4,161	9,460	10,073	14,924
74 - Other professional, scientific and technical activities	492,851	39,527	627	151	583	247	3,367	29,104	497,428	69,029
75 - Veterinary activities	1,146	1,231	12	5	36	83	225	571	1,419	1,890
M. Administrative and support service activities	64,088	34,309	2,871	1,225	2,900	1,804	87,245	100,023	157,104	137,360
77 - Rental and leasing activities	6,273	2,170	168	167	211	305	809	2,208	7,461	4,850
78 - Employment activities	1,056	1,607	84	40	66	54	372	882	1,578	2,583
79 - Travel agency, tour operator, reservation service and related activities	16,444	7,974	481	269	959	497	24,721	24,467	42,605	33,207
80 - Security and investigation activities	911	456	20	27	141	272	3,918	3,620	4,990	4,374
81. Services to buildings and landscape activities	3,721	4,871	76	60	187	118	1,860	1,836	5,844	6,886
82 - Office administrative, office support and other business support activities	35,683	17,231	2,042	662	1,336	557	55,565	67,010	94,626	85,460
N. Education	225,295	32,483	14,745	4,562	1,472	1,405	436,804	94,792	678,316	133,243
O. Human health and social work activities	56,410	23,063	2,064	2,153	1,742	2,440	21,556	75,484	81,772	103,141
86 - Human health activities	13,647	13,010	1,918	1,823	1,566	2,388	17,161	55,197	34,292	72,418
87 - Residential care activities	576	305	50	43	33	18	452	460	1,111	826
88. Social work activities with and without accommodation	42,187	9,749	96	287	143	34	3,943	19,827	46,369	29,897
P. Arts, entertainment and recreation	2,181	1,007	330	68	172	149	1,194	1,778	3,877	3,002
Q. Other service activities	1,387,065	279,024	244,023	54,407	13,086	13,091	196,784	278,556	1,840,958	625,078
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	481,467	737,919	481,467	737,919
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	355,662	529,401	355,662	529,401
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	125,805	208,518	125,805	208,518
VI. PERSONAL	63,904,109	9,472,127	27,297,367	3,390,343	1,556,772	1,342,669	1,264	215	92,759,512	14,205,354
A. Salaried persons	23,531,196	3,205,981	5,579,676	670,950	448,225	305,338	145	10	29,559,242	4,182,278
B. Self employed	19,107,484	4,539,761	5,290,120	888,145	564,172	446,290	950	29	24,962,726	5,874,226
C. Other Personal	21,265,429	1,726,385	16,427,571	1,831,248	544,375	591,042	169	176	38,237,544	4,148,850
VII. OTHER	138,246	21,434	78,932	5,871	355	532	13,209	60,699	230,742	88,537
Total	72,249,657	11,994,660	27,923,512	3,608,589	1,759,634	1,596,235	3,298,467	12,981,421	105,231,270	30,180,905

Source: Statistics and Data Services Department, SBP

* Sole Proprietorship Accounts and Partnerships have been reported in Male, Female and Both Males and Females Gender Categories

**Others means Non-Natural Persons (like Government, Public Ltd. Company (listed at PSX), Private Limited Company (with at least one institutional entity), Non-Financial Public Sector Enterprises (NFPSE), Non-Banks Financial Institutions (NBFIs), etc.)

This Data is being published on quarterly basis v.e.f. December, 2023.

**3.4 Classification of Scheduled Banks' Deposits
by Category of Deposit Holder and Size of Account
As on 30th June, 2024 (Provisional)**

Amount in 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 25,000	575,276	1,170.0	334,846	1,250.4	15,911	12.7	68,291	37.4	6,949,788	22,261.1
25,000 to 50,000	41,540	1,475.7	38,987	1,400.0	640	22.5	1,143	40.2	569,555	22,007.5
50,000 to 100,000	115,013	7,734.5	41,192	2,907.3	623	43.8	1,019	73.3	820,661	56,924.7
100,000 to 150,000	61,770	7,125.1	22,394	2,755.2	322	39.3	590	71.2	313,608	38,927.3
150,000 to 200,000	38,818	6,361.0	14,431	2,498.9	183	31.8	354	61.6	140,540	24,180.5
200,000 to 300,000	36,535	9,522.3	19,076	4,609.2	302	73.0	535	131.4	315,779	77,042.9
300,000 to 400,000	18,683	6,410.6	9,584	3,304.6	219	75.3	308	105.8	115,980	40,397.6
400,000 to 500,000	16,001	7,125.6	6,885	3,026.6	219	97.9	226	101.6	81,517	36,413.7
500,000 to 750,000	32,325	18,889.1	9,249	5,650.0	305	185.9	546	333.3	218,625	131,955.1
750,000 to 1,000,000	13,096	11,321.6	6,545	5,701.2	235	206.8	377	324.2	146,209	119,239.8
1,000,000 to 2,000,000	26,569	36,450.1	17,152	25,551.0	521	736.7	917	1,289.4	152,033	207,916.3
2,000,000 to 3,000,000	12,106	29,518.5	6,142	15,002.3	321	770.0	507	1,238.0	63,576	152,422.3
3,000,000 to 4,000,000	6,746	23,167.4	3,499	12,042.8	189	655.3	396	1,354.2	36,277	124,309.9
4,000,000 to 5,000,000	4,526	20,137.4	2,437	10,891.6	199	883.0	236	1,059.4	21,931	97,408.1
5,000,000 to 6,000,000	5,040	27,051.2	2,307	12,441.3	157	857.6	265	1,437.6	20,594	110,352.0
6,000,000 to 7,000,000	3,574	23,140.6	1,373	8,917.7	102	664.0	325	2,128.8	13,435	86,518.6
7,000,000 to 8,000,000	2,617	19,456.1	1,333	9,963.8	93	696.0	142	1,067.3	10,251	76,434.1
8,000,000 to 9,000,000	1,802	15,278.3	862	7,283.2	64	542.1	134	1,128.4	7,185	60,636.5
9,000,000 to 10,000,000	1,319	12,493.2	841	7,969.5	74	699.5	109	1,030.2	5,991	56,784.8
10,000,000 to 100,000,000	14,391	348,700.5	13,784	434,420.8	1,705	58,051.9	2,053	66,418.6	59,293	1,502,791.8
100,000,000 to 500,000,000	573	99,985.5	3,622	721,494.8	699	149,679.9	736	155,449.1	5,682	1,097,293.9
500,000,000 to 1,000,000,000	39	26,184.4	857	573,800.7	228	152,582.3	108	74,794.0	660	429,698.8
1,000,000,000 to 5,000,000,000	44	82,155.0	639	1,308,291.9	357	693,001.3	148	319,588.0	486	911,261.3
5,000,000,000 to 10,000,000,000	1	8,076.9	49	326,702.0	49	350,196.6	34	238,338.1	49	327,695.3
10,000,000,000 & Over	-	-	43	872,241.6	28	472,705.5	29	525,081.9	38	832,978.4
TOTAL	1,028,404	848,930.6	558,129	4,380,118.4	23,745	1,883,510.8	79,528	1,392,683.0	10,069,743	6,643,852.4

Source: Statistics and Data Services Department, SBP

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder and Size of Account As on 30th June, 2024 (Provisional)

Amount in 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 25,000	143,276	604.1	63,765,862	202,264.2	135,653	257.2	71,413,627	226,687.2	71,988,903	227,857.2
25,000 to 50,000	180,079	6,941.2	4,491,514	164,080.0	6,791	246.3	5,288,709	194,737.7	5,330,249	196,213.5
50,000 to 100,000	83,775	5,700.4	6,170,504	447,890.8	22,516	1,491.1	7,140,290	515,031.4	7,255,303	522,765.9
100,000 to 150,000	4,403	544.5	3,876,794	478,007.4	26,844	3,420.4	4,244,955	523,765.2	4,306,725	530,890.3
150,000 to 200,000	2,176	368.1	2,705,767	466,580.3	8,410	1,411.5	2,871,861	495,132.6	2,910,679	501,493.6
200,000 to 300,000	40,454	11,725.9	3,822,307	939,514.7	12,188	3,058.5	4,210,641	1,036,155.5	4,247,176	1,045,677.9
300,000 to 400,000	3,409	1,100.0	1,959,107	679,286.4	6,223	2,065.0	2,094,830	726,334.8	2,113,513	732,745.4
400,000 to 500,000	822	368.3	1,229,186	545,284.5	1,058	500.0	1,319,913	585,792.6	1,335,914	592,918.1
500,000 to 750,000	5,637	3,207.4	1,950,469	1,170,335.5	1,631	1,012.1	2,186,462	1,312,679.2	2,218,787	1,331,568.3
750,000 to 1,000,000	1,162	1,019.7	827,971	691,880.2	2,368	1,958.0	984,867	820,329.9	997,963	831,651.5
1,000,000 to 2,000,000	3,203	4,331.4	979,511	1,315,295.5	3,542	4,366.8	1,156,879	1,559,487.1	1,183,448	1,595,937.2
2,000,000 to 3,000,000	1,886	4,552.6	336,213	812,527.1	1,008	2,545.6	409,653	989,057.9	421,759	1,018,576.4
3,000,000 to 4,000,000	925	3,157.3	173,222	591,641.7	387	1,360.4	214,895	734,521.7	221,641	757,689.1
4,000,000 to 5,000,000	862	3,884.3	94,957	422,758.9	250	1,130.2	120,872	538,015.6	125,398	558,152.9
5,000,000 to 6,000,000	1,093	5,721.1	82,643	444,181.2	343	1,777.9	107,402	576,768.7	112,442	603,819.9
6,000,000 to 7,000,000	455	2,942.8	55,374	357,392.7	243	1,590.2	71,307	460,154.8	74,881	483,295.4
7,000,000 to 8,000,000	398	2,968.8	40,419	300,967.5	140	1,032.3	52,776	393,129.8	55,393	412,585.9
8,000,000 to 9,000,000	572	4,838.1	27,253	229,884.3	59	496.8	36,129	304,809.5	37,931	320,087.8
9,000,000 to 10,000,000	346	3,274.0	21,234	200,802.9	88	828.1	28,683	271,389.1	30,002	283,882.3
10,000,000 to 100,000,000	5,160	152,901.7	146,022	3,015,899.0	873	23,709.3	228,890	5,254,193.1	243,281	5,602,893.6
100,000,000 to 500,000,000	1,118	211,624.9	2,967	491,504.8	122	26,136.3	14,946	2,853,183.9	15,519	2,953,169.4
500,000,000 to 1,000,000,000	150	96,013.9	145	101,121.1	2	1,097.4	2,150	1,429,108.1	2,189	1,455,292.5
1,000,000,000 to 5,000,000,000	100	157,668.5	70	128,079.4	3	7,045.7	1,803	3,524,936.1	1,847	3,607,091.1
5,000,000,000 to10,000,000,000	5	35,460.0	1	8,173.4	-	-	187	1,286,565.5	188	1,294,642.3
10,000,000,000 & Over	1	17,000.0	-	-	-	-	139	2,720,007.4	139	2,720,007.4
TOTAL	481,467	737,918.9	92,759,512	14,205,353.6	230,742	88,537.3	104,202,866	29,331,974.5	105,231,270	30,180,905.0

Source: Statistics and Data Services Department, SBP

3.5 Deposits by Category of Deposit Holders- Province/Region wise

Period end Position

Billion Rupees

Provinces/ Regions	Category	Dec-23			Mar-24			Jun-24 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	56.63	715.73	772.37	62.53	718.41	780.93	65.79	783.14	848.93
	Government	101.00	3,864.81	3,965.80	106.37	3,805.69	3,912.06	108.99	4,271.13	4,380.12
	Non-Financial Public Sector Enterprises	34.48	1,508.99	1,543.47	37.65	1,577.57	1,615.22	65.79	1,817.72	1,883.51
	NBFCs & Financial Auxiliaries	1.95	1,203.96	1,205.91	17.54	1,196.19	1,213.73	3.51	1,389.18	1,392.68
	Private Sector (Business)	484.12	5,730.52	6,214.63	460.95	5,700.61	6,161.57	537.26	6,106.59	6,643.85
	Trust Funds & Non Profit Organizations	13.22	669.35	682.58	12.81	689.40	702.21	15.35	722.57	737.92
	Personal/Individuals	2,044.88	10,790.81	12,835.69	2,083.97	11,093.01	13,176.99	2,303.74	11,901.62	14,205.35
	Others	16.51	60.74	77.24	16.42	54.96	71.38	18.78	69.76	88.54
	Total	2,752.77	24,544.91	27,297.68	2,798.25	24,835.85	27,634.10	3,119.21	27,061.70	30,180.91
Punjab	Foreign Constituents	42.67	273.28	315.95	47.96	276.03	323.99	48.59	309.04	357.63
	Government	28.74	1,493.58	1,522.31	27.21	1,513.04	1,540.25	32.81	1,700.69	1,733.50
	Non-Financial Public Sector Enterprises	5.33	768.34	773.67	6.75	795.20	801.95	14.83	868.86	883.69
	NBFCs & Financial Auxiliaries	0.42	174.91	175.33	0.35	171.85	172.21	0.52	149.06	149.58
	Private Sector (Business)	294.63	2,292.68	2,587.31	283.08	2,249.70	2,532.78	315.42	2,407.86	2,723.28
	Trust Funds & Non Profit Organizations	6.29	264.63	270.92	6.32	264.46	270.77	7.63	287.61	295.24
	Personal/Individuals	1,161.60	5,571.57	6,733.16	1,190.40	5,669.80	6,860.20	1,303.58	6,061.33	7,364.91
	Others	1.18	25.75	26.93	1.25	23.65	24.90	1.76	30.88	32.65
	Total	1,540.85	10,864.74	12,405.58	1,563.32	10,963.73	12,527.05	1,725.14	11,815.34	13,540.48
Sindh	Foreign Constituents	2.26	322.09	324.35	2.21	318.42	320.63	2.28	340.19	342.48
	Government	17.38	907.36	924.74	17.14	853.89	871.03	16.56	1,076.32	1,092.88
	Non-Financial Public Sector Enterprises	8.80	316.20	325.00	6.36	357.30	363.66	22.56	349.17	371.73
	NBFCs & Financial Auxiliaries	0.24	974.71	974.95	0.05	957.37	957.43	0.04	1,163.25	1,163.28
	Private Sector (Business)	78.68	2,400.29	2,478.97	76.57	2,441.64	2,518.22	87.38	2,512.70	2,600.08
	Trust Funds & Non Profit Organizations	2.17	264.41	266.57	2.08	277.88	279.96	1.87	293.27	295.14
	Personal/Individuals	207.85	3,086.86	3,294.70	201.36	3,264.37	3,465.74	238.18	3,470.19	3,708.37
	Others	0.07	6.48	6.55	0.02	3.02	3.04	0.02	5.23	5.25
	Total	317.43	8,278.41	8,595.83	305.81	8,473.89	8,779.71	368.90	9,210.31	9,579.21
Khyber Pakhtunkhwa	Foreign Constituents	4.91	19.26	24.18	5.13	19.30	24.43	5.85	21.84	27.70
	Government	23.77	338.80	362.57	30.45	348.57	379.02	23.14	377.20	400.34
	Non-Financial Public Sector Enterprises	0.38	20.11	20.49	0.44	17.73	18.17	0.32	25.63	25.94
	NBFCs & Financial Auxiliaries	0.11	2.55	2.66	15.92	2.67	18.58	1.12	4.30	5.41
	Private Sector (Business)	65.08	168.10	233.18	58.39	161.45	219.84	74.81	190.05	264.86
	Trust Funds & Non Profit Organizations	1.64	23.39	25.04	1.44	30.32	31.75	1.93	31.79	33.73
	Personal/Individuals	357.10	793.04	1,150.14	365.53	787.40	1,152.93	402.52	888.68	1,291.20
	Others	1.65	15.56	17.21	1.75	15.97	17.73	1.50	14.10	15.60
	Total	454.66	1,380.80	1,835.46	479.04	1,383.41	1,862.45	511.18	1,553.59	2,064.78
Balochistan	Foreign Constituents	0.02	1.32	1.33	0.01	1.42	1.43	0.02	1.65	1.68
	Government	20.27	169.20	189.47	19.89	172.10	191.99	24.31	186.99	211.29
	Non-Financial Public Sector Enterprises	0.60	16.93	17.53	0.65	15.57	16.21	0.69	13.48	14.17
	NBFCs & Financial Auxiliaries	0.00	7.18	7.18	0.01	0.41	0.42	0.00	0.26	0.26
	Private Sector (Business)	21.64	79.57	101.22	20.08	74.90	94.99	31.22	98.98	130.20
	Trust Funds & Non Profit Organizations	0.21	6.05	6.26	0.21	7.56	7.77	0.24	8.87	9.11
	Personal/Individuals	74.15	211.86	286.01	77.18	216.26	293.43	83.47	244.81	328.28
	Others	13.46	0.72	14.19	13.23	0.74	13.96	15.30	1.11	16.40
	Total	130.35	492.84	623.18	131.25	488.95	620.20	155.24	556.15	711.39
Islamabad	Foreign Constituents	0.36	84.38	84.75	0.49	87.14	87.63	1.13	92.70	93.83
	Government	3.11	910.74	913.85	3.06	874.28	877.34	2.59	885.84	888.42
	Non-Financial Public Sector Enterprises	0.00	379.51	379.52	0.00	383.07	383.08	0.01	548.63	548.64
	NBFCs & Financial Auxiliaries	-	33.93	33.93	-	53.75	53.75	-	59.58	59.58
	Private Sector (Business)	3.77	743.34	747.11	3.14	726.47	729.61	5.24	837.56	842.80
	Trust Funds & Non Profit Organizations	0.46	107.20	107.66	0.45	104.56	105.01	1.26	95.83	97.10
	Personal/Individuals	19.97	792.24	812.21	20.82	815.73	836.55	29.12	857.18	886.31
	Others	0.14	12.13	12.27	0.15	11.52	11.67	0.19	18.35	18.54
	Total	27.82	3,063.47	3,091.29	28.12	3,056.52	3,084.64	39.54	3,395.69	3,435.23
Gilgit-Baltistan	Foreign Constituents	0.20	0.36	0.55	0.18	0.36	0.54	0.27	0.43	0.70
	Government	6.57	20.57	27.14	7.50	20.60	28.10	8.50	20.61	29.11
	Non-Financial Public Sector Enterprises	0.19	6.61	6.81	0.16	6.90	7.06	0.21	9.73	9.95
	NBFCs & Financial Auxiliaries	1.08	4.13	5.22	1.15	4.68	5.83	1.64	4.91	6.55
	Private Sector (Business)	5.21	9.50	14.71	5.05	8.78	13.83	7.16	15.53	22.69
	Trust Funds & Non Profit Organizations	1.07	0.62	1.69	1.00	0.62	1.62	1.07	0.62	1.69
	Personal/Individuals	21.76	43.47	65.22	22.85	41.72	64.57	27.15	54.69	81.85
	Others	0.01	0.04	0.05	0.02	0.02	0.04	0.02	0.03	0.05
	Total	36.08	85.30	121.38	37.92	83.67	121.59	46.02	106.57	152.59

3.5 Deposits by Category of Deposit Holders- Province/Region wise

Period end Position

Billion Rupees

Provinces/ Regions	Category	Dec-23			Mar-24			Jun-24 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
AJK	Foreign Constituents	6.22	15.04	21.26	6.54	15.75	22.29	7.65	17.28	24.92
	Government	1.05	24.56	25.61	1.12	23.22	24.33	1.09	23.48	24.56
	Non-Financial Public Sector Enterprises	19.18	1.28	20.46	23.28	1.81	25.09	27.17	2.22	29.38
	NBFCs & Financial Auxiliaries	0.09	6.55	6.64	0.06	5.45	5.51	0.19	7.82	8.01
	Private Sector (Business)	15.10	37.04	52.14	14.63	37.67	52.30	16.05	43.90	59.95
	Trust Funds & Non Profit Organizations	1.38	3.06	4.44	1.31	4.02	5.34	1.34	4.57	5.91
	Personal/Individuals	202.44	291.77	494.22	205.83	297.74	503.57	219.71	324.72	544.44
	Others	0.00	0.05	0.06	0.00	0.04	0.04	0.00	0.05	0.05
	Total	245.47	379.35	624.82	252.79	385.68	638.47	273.19	424.04	697.23

Source: Statistics and Data Services 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 (31st March, 30th June or 30th September). 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, modaraba companies, housing finance companies, mutual funds, venture capital companies , discount houses, stock exchanges , exchange companies and insurance companies etc.

Private Sector Business: Includes nonfinancial corporations that are not controlled by the government and are mainly engaged in production of goods and services based on market prices for the benefit of its shareholders. It also includes quasi corporations, which maintain accounts separate from their owners. The classification of Private Sector Business in Pakistan is based on ISIC Rev 4, which covers all segments of business.

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.

Note:

This Data is being published on quarterly basis w.e.f. March 2023.

3.6 Classification of Scheduled Banks' Deposits by Size of Accounts

All Banks

End period: Million Rupees

SIZE OF ACCOUNTS (Rs.)	2023		2024			
	Dec		Mar		Jun ^P	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	71,145,392	221,401.6	61,269,158	170,169.6	71,988,903	227,857.2
25,000 to 50,000	5,771,376	211,046.5	6,263,385	226,390.0	5,330,249	196,213.5
50,000 to 100,000	6,766,408	480,433.0	8,056,605	577,060.1	7,255,303	522,765.9
100,000 to 150,000	5,922,155	749,571.3	3,760,013	460,576.9	4,306,725	530,890.3
150,000 to 200,000	2,297,725	397,485.5	2,393,559	414,827.4	2,910,679	501,493.6
200,000 to 300,000	2,764,618	670,442.3	5,393,337	1,167,721.6	4,247,176	1,045,677.9
300,000 to 400,000	1,494,135	514,015.0	3,868,965	647,238.8	2,113,513	732,745.4
400,000 to 500,000	942,927	420,824.8	1,222,856	543,743.2	1,335,914	592,918.1
500,000 to 750,000	1,374,360	822,496.8	1,585,201	952,052.2	2,218,787	1,331,568.3
750,000 to 1,000,000	1,062,941	551,187.1	713,081	614,648.7	997,963	831,651.5
1,000,000 to 2,000,000	1,107,664	1,517,431.7	1,199,806	1,633,846.6	1,183,448	1,595,937.2
2,000,000 to 3,000,000	485,264	1,177,599.1	438,851	1,055,623.3	421,759	1,018,576.4
3,000,000 to 4,000,000	219,688	751,722.8	6,882,789	754,808.1	221,641	757,689.1
4,000,000 to 5,000,000	138,693	617,809.8	134,242	593,195.3	125,398	558,152.9
5,000,000 to 6,000,000	178,041	963,334.9	107,285	563,732.3	112,442	603,819.9
6,000,000 to 7,000,000	69,327	446,413.7	62,218	398,890.5	74,881	483,295.4
7,000,000 to 8,000,000	61,285	456,722.5	48,132	357,067.4	55,393	412,585.9
8,000,000 to 9,000,000	37,702	318,451.0	35,115	296,052.4	37,931	320,087.8
9,000,000 to 10,000,000	28,591	270,674.6	26,865	253,027.8	30,002	283,882.3
10,000,000 to 100,000,000	218,439	5,082,860.5	220,514	5,073,099.4	243,281	5,602,893.6
100,000,000 to 500,000,000	14,990	2,845,650.4	14,920	2,856,220.6	15,519	2,953,169.4
500,000,000 to 1,000,000,000	2,026	1,307,763.5	2,227	1,476,352.0	2,189	1,455,292.5
1,000,000,000 to 5,000,000,000	1,804	3,472,021.4	1,706	3,293,973.4	1,847	3,607,091.1
5,000,000,000 to 10,000,000,000	176	1,156,061.7	161	1,077,199.0	188	1,294,642.3
10,000,000,000 & Over	99	1,874,261.5	124	2,176,614.8	139	2,720,007.4
TOTAL	102,105,826	27,297,682.8	103,701,115	27,634,131.3	105,231,270	30,180,905.0

Source: Statistics and Data Services Department, SBP

Notes:-

1. Classification of size wise deposits has been improved by collecting data from all Scheduled banks based on actual size of each account. Previously, it was based on estimates by average size of different size groups.
2. The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 750,000 stands for Rs. 500,000 and over but less than Rs. 750,000
3. 'No of Accounts' represents the total number of deposits which fall in the respective class.
4. 'Amount' represents the total amount of all deposits falling in the particular class.
5. This Data is being published on quarterly basis w.e.f. March, 2023.

3.6.1 Deposits Distributed by Size of Accounts and Gender

All Banks
As on 30th June, 2024

Type of Account	Million Rupees									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	36,488,164	16,898	16,757,821	5,694	653,985	517	1,863,205	686	55,763,175	23,796
5,000 to 10,000	2,244,266	16,170	770,113	5,445	71,334	502	130,951	914	3,216,664	23,031
10,000 to 20,000	9,568,644	115,671	1,311,375	19,217	84,855	1,197	134,980	1,918	11,099,854	138,003
20,000 to 25,000	1,394,092	31,482	351,158	7,817	49,590	1,110	114,370	2,617	1,909,210	43,027
25,000 to 50,000	3,604,661	133,086	1,351,712	49,282	77,306	2,719	296,570	11,126	5,330,249	196,213
50,000 to 100,000	4,920,273	350,658	2,013,754	148,677	126,443	9,793	194,833	13,638	7,255,303	522,766
100,000 to 150,000	2,936,657	361,834	1,201,492	148,534	97,114	11,794	71,462	8,729	4,306,725	530,890
150,000 to 200,000	1,681,187	290,703	1,128,432	193,183	60,321	10,559	40,739	7,049	2,910,679	501,494
200,000 to 300,000	3,116,031	767,700	951,834	232,389	77,044	18,786	102,267	26,803	4,247,176	1,045,678
300,000 to 400,000	1,446,408	502,665	572,337	197,542	60,808	20,923	33,960	11,615	2,113,513	732,745
400,000 to 500,000	934,621	414,695	324,263	143,931	52,794	23,540	24,236	10,752	1,335,914	592,918
500,000 to 750,000	1,598,985	963,464	493,798	292,991	83,435	49,522	42,569	25,592	2,218,787	1,331,568
750,000 to 1,000,000	736,816	606,094	196,780	169,846	38,997	33,689	25,370	22,023	997,963	831,651
1,000,000 to 2,000,000	761,530	1,023,470	271,154	364,834	88,587	120,061	62,177	87,572	1,183,448	1,595,937
2,000,000 to 3,000,000	267,502	646,438	80,966	195,868	43,274	104,299	30,017	71,972	421,759	1,018,576
3,000,000 to 4,000,000	141,363	482,841	38,966	133,805	23,741	80,597	17,571	60,446	221,641	757,689
4,000,000 to 5,000,000	80,134	356,418	22,823	101,748	11,285	50,268	11,156	49,719	125,398	558,153
5,000,000 to 6,000,000	68,945	370,613	20,786	111,521	10,925	58,647	11,786	63,039	112,442	603,820
6,000,000 to 7,000,000	48,053	309,834	12,619	81,655	6,944	44,921	7,265	46,886	74,881	483,295
7,000,000 to 8,000,000	34,841	259,029	8,940	66,791	5,660	42,278	5,952	44,487	55,393	412,586
8,000,000 to 9,000,000	23,940	201,996	5,715	48,178	3,764	31,823	4,512	38,092	37,931	320,088
9,000,000 to 10,000,000	18,293	172,924	4,810	45,598	2,996	28,344	3,903	37,016	30,002	283,882
10,000,000 to 100,000,000	130,806	2,748,968	31,064	632,767	27,585	625,917	53,826	1,595,242	243,281	5,602,894
100,000,000 to 500,000,000	3,185	536,505	735	122,795	758	129,539	10,841	2,164,330	15,519	2,953,169
500,000,000 to 1,000,000,000	165	106,814	32	20,367	60	45,039	1,932	1,283,073	2,189	1,455,293
1,000,000,000 to 5,000,000,000	90	167,040	33	68,114	29	49,851	1,695	3,322,086	1,847	3,607,091
5,000,000,000 to 10,000,000,000	4	30,239	-	-	-	-	184	1,264,403	188	1,294,642
10,000,000,000 & Over	1	10,412	-	-	-	-	138	2,709,595	139	2,720,007
Total	72,249,657	11,994,660	27,923,512	3,608,589	1,759,634	1,596,235	3,298,467	12,981,421	105,231,270	30,180,905

Source: Statistics and Data Services Department, SDB

This Data is being published on quarterly basis w.e.f. December, 2023.

3.7 Number of Deposit Accounts and Number of Depositors in Pakistan¹

In Thousands

		Jun-23	Dec-23	Jun-24 ^P
No. of Accounts	Total Accounts	177,825	203,088	211,092
	Active Accounts	110,380	125,607	132,380
	Dormant Accounts	67,445	77,481	78,712
	Total Accounts-Male	122,173	141,382	146,868
	Active Accounts-Male	76,552	87,609	92,583
	Dormant Accounts-Male	45,621	53,773	54,285
	Total Accounts-Female	49,319	56,506	59,700
	Active Accounts-Female	31,099	34,950	37,037
	Dormant Accounts-Female	18,220	21,556	22,662
	Total Accounts-Transgender	6	1	2
	Active Accounts-Transgender	1	0	0
	Dormant Accounts-Transgender	5	1	1
No. of Depositors²	Total Depositors	83,338	87,827	91,020
	Active Depositors	64,856	69,552	72,571
	Dormant Depositors	46,358	50,995	52,400
	Total Depositors-Male	54,037	56,500	58,039
	Active Depositors-Male	42,615	45,419	47,137
	Dormant Depositors-Male	30,924	34,365	34,929
	Total Depositors-Female	29,080	31,173	32,789
	Active Depositors-Female	21,776	23,572	24,971
	Dormant Depositors-Female	14,211	16,248	17,143
	Total Depositors-Transgender	1	0	1
	Active Depositors-Transgender	0	0	0
	Dormant Depositors-Transgender	0	0	0

Source: Statistics and Data Services Department, SBP

1. It includes all accounts of individuals, corporates, public and private institutions etc. maintained with Scheduled Banks, Microfinance Banks, Developed Finance Institutions and EMIs.

2. Any account holder having multiple accounts in same/different banks/MFBs/DFIs/EMIs is counted once.

3.8 Classification of Scheduled Banks' Advances by Size of Accounts

All Banks

End of Period : Million Rupees

SIZE OF ACCOUNTS (Rs.)	2023		2024			
	Dec		Mar		Jun ^p	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	545,027	3,900.6	581,033	4,301.0	566,506	5,040.3
25,000 to 50,000	645,720	24,468.0	472,682	16,310.7	579,599	21,584.6
50,000 to 100,000	957,563	61,266.4	1,096,381	68,945.4	1,061,012	71,236.6
100,000 to 150,000	235,328	29,164.1	270,074	33,661.1	262,263	32,705.1
150,000 to 200,000	152,647	26,366.4	183,659	31,847.3	183,471	31,938.9
200,000 to 300,000	249,733	60,616.9	265,630	65,531.6	244,969	60,230.7
300,000 to 400,000	231,320	76,407.8	147,281	50,799.2	150,401	51,690.9
400,000 to 500,000	100,952	45,046.9	105,891	47,798.3	106,036	47,756.8
500,000 to 750,000	291,235	184,108.1	297,708	188,938.6	298,991	187,106.3
750,000 to 1,000,000	113,741	99,500.1	104,608	90,902.1	119,828	105,650.2
1,000,000 to 2,000,000	232,016	327,814.1	234,394	332,458.7	216,971	312,202.2
2,000,000 to 3,000,000	78,258	191,757.9	81,819	199,927.6	86,660	210,718.2
3,000,000 to 4,000,000	31,739	108,492.7	30,059	104,350.6	31,904	110,833.2
4,000,000 to 5,000,000	20,999	94,549.1	21,850	98,038.5	23,748	106,300.5
5,000,000 to 6,000,000	15,469	84,147.6	15,861	87,149.2	17,553	96,354.6
6,000,000 to 7,000,000	10,062	65,447.8	12,087	78,251.6	12,510	81,140.2
7,000,000 to 8,000,000	11,660	87,405.3	9,649	71,972.3	10,131	75,559.2
8,000,000 to 9,000,000	7,882	66,068.6	6,297	53,499.9	6,951	59,050.6
9,000,000 to 10,000,000	7,983	76,340.8	8,409	80,347.6	8,545	81,509.8
10,000,000 to 100,000,000	50,466	1,544,104.9	46,167	1,416,003.1	48,221	1,453,466.3
100,000,000 to 500,000,000	10,229	2,160,995.6	9,292	2,025,168.9	9,334	2,058,598.3
500,000,000 to 1,000,000,000	1,671	1,141,074.7	2,177	1,205,053.1	1,572	1,079,016.2
1,000,000,000 to 5,000,000,000	1,092	2,124,316.6	1,146	2,180,938.0	1,158	2,237,591.7
5,000,000,000 to 10,000,000,000	108	676,950.8	107	676,030.9	127	824,439.4
10,000,000,000 & Over	95	2,617,190.8	89	2,387,127.5	85	2,667,889.8
Total	4,002,995	11,977,502.9	4,004,350	11,595,353.0	4,048,546	12,069,610.7

Source: Statistics and Data Services Department, SBP

Notes:

1. Classification of size wise advances has been improved by collecting data from all Scheduled banks based on actual size of each and every account. Previously, it was based on estimates by average size of different size groups.
2. The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 750,000 stands for Rs. 500,000 and over but less than Rs. 750,000
3. 'No of Accounts' represents the total number of advances which fall in the respective class.
4. 'Amount' represents the total amount of all advances falling in the particular class.
5. This Data is being published on quarterly basis w.e.f. March 2023.

3.8.1 Advances Classified by Size of Accounts and Gender

All Banks
As on 30th June, 2024

Size of Account (Rs.)	Million Rupees									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1 to Less Than 5000	191,194	98	31,420	24	143	0	16,039	3	238,796	126
5,000 to 10,000	56,121	399	7,448	54	2,253	18	521	4	66,343	475
10,000 to 20,000	138,097	1,965	55,337	952	16	0	1,135	18	194,585	2,935
20, 000 to 25,000	60,773	1,371	5,663	126	9	0	337	7	66,782	1,504
25,000 to 50,000	447,799	17,177	129,894	4,340	51	2	1,855	66	579,599	21,585
50,000 to 100,000	1,022,504	68,389	36,562	2,705	102	8	1,844	135	1,061,012	71,237
100,000 to 150,000	242,870	30,280	17,963	2,248	260	33	1,170	144	262,263	32,705
150,000 to 200,000	169,248	29,479	12,927	2,235	111	19	1,185	205	183,471	31,939
200,000 to 300,000	224,976	55,308	16,704	4,097	260	61	3,029	764	244,969	60,231
300,000 to 400,000	139,654	47,978	8,484	2,927	107	35	2,156	751	150,401	51,691
400,000 to 500,000	97,741	44,016	6,103	2,751	133	57	2,059	933	106,036	47,757
500,000 to 750,000	282,474	176,842	11,785	7,380	161	100	4,571	2,784	298,991	187,106
750,000 to 1,000,000	100,695	89,705	14,472	11,832	203	176	4,458	3,937	119,828	105,650
1,000,000 to 2,000,000	176,525	258,347	18,710	24,567	6,855	7,269	14,881	22,019	216,971	312,202
2,000,000 to 3,000,000	68,158	164,730	5,794	14,396	553	1,370	12,155	30,222	86,660	210,718
3,000,000 to 4,000,000	20,537	71,310	1,985	6,869	385	1,355	8,997	31,299	31,904	110,833
4,000,000 to 5,000,000	14,664	65,462	1,551	6,937	364	1,642	7,169	32,259	23,748	106,300
5,000,000 to 6,000,000	11,880	65,610	832	4,551	368	2,021	4,473	24,173	17,553	96,355
6,000,000 to 7,000,000	7,582	49,125	593	3,859	161	1,050	4,174	27,106	12,510	81,140
7,000,000 to 8,000,000	6,196	46,182	426	3,167	145	1,090	3,364	25,121	10,131	75,559
8,000,000 to 9,000,000	4,054	34,533	230	1,944	164	1,398	2,503	21,176	6,951	59,051
9,000,000 to 10,000,000	5,194	49,525	260	2,460	242	2,294	2,849	27,231	8,545	81,510
10,000,000 to 100,000,000	12,884	295,212	624	13,364	375	10,258	34,338	1,134,633	48,221	1,453,466
100,000,000 to 500,000,000	718	149,091	22	3,570	21	5,658	8,573	1,900,279	9,334	2,058,598
500,000,000 to 1,000,000,000	86	56,579	2	1,596	3	2,895	1,481	1,017,945	1,572	1,079,016
1,000,000,000 to 5,000,000,000	34	65,112	1	1,188	1	1,500	1,122	2,169,792	1,158	2,237,592
5,000,000,000 to 10,000,000,000	8	48,077	-	-	-	-	119	776,362	127	824,439
10,000,000,000 & Over	1	12,057	-	-	-	-	84	2,655,833	85	2,667,890
Total	3,502,667	1,993,959	385,792	130,139	13,446	40,310	146,641	9,905,203	4,048,546	12,069,611

Source: Statistics and Data Services Department, SBP

*The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 600,000 stands for Rs. 500,000 and over but less than Rs. 600,000

Number of accounts with zero liability includes overdraft facility/credit card related accounts

This Data is being published on quarterly basis w.e.f. December, 2023.

**3.9 Classification of Scheduled Banks' Advances
by Size of Accounts and Borrowers
As on 30th June, 2024 (Provisional)**

Million Rupees

SIZE OF ACCOUNTS (Rs.)	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 25,000	1	-	18	-	77	-	83	0.1	186,718	1,570.1	4,019	12.4	375,588	3,457.7	2	-	566,506	5,040.3
25,000 to 50,000	-	-	-	-	-	-	5	0.2	58,502	2,368.8	789	27.7	520,303	19,187.9	-	-	579,599	21,584.6
50,000 to 100,000	-	-	1	0.1	4	0.2	1	0.1	85,869	6,538.1	531	41.7	974,606	64,656.4	-	-	1,061,012	71,236.6
100,000 to 150,000	-	-	-	-	1	0.1	-	-	85,738	10,835.7	7	0.9	176,517	21,868.4	-	-	262,263	32,705.1
150,000 to 200,000	-	-	1	0.2	2	0.4	6	1.1	61,569	10,757.4	12	2.0	121,881	21,177.8	-	-	183,471	31,938.9
200,000 to 300,000	-	-	-	-	1	0.2	20	5.0	109,458	27,289.5	60	14.9	135,422	32,918.8	8	2.2	244,969	60,230.7
300,000 to 400,000	-	-	-	-	4	1.4	11	3.9	72,018	24,637.4	13	4.7	78,330	27,034.6	25	8.9	150,401	51,690.9
400,000 to 500,000	-	-	-	-	-	-	9	4.0	55,302	25,036.3	17	7.5	50,688	22,700.2	20	8.8	106,036	47,756.8
500,000 to 750,000	-	-	-	-	6	3.6	32	19.4	73,142	44,790.9	34	23.5	225,767	142,262.5	10	6.5	298,991	187,106.3
750,000 to 1,000,000	-	-	1	1.0	3	2.5	38	32.8	39,600	34,729.4	108	96.9	80,076	70,785.9	2	1.7	119,828	105,650.2
1,000,000 to 2,000,000	-	-	19	32.2	13	17.6	297	412.9	79,590	113,577.9	90	141.2	136,959	198,015.1	3	5.3	216,971	312,202.2
2,000,000 to 3,000,000	-	-	11	25.9	18	43.2	96	238.7	48,596	117,540.3	58	142.6	37,880	92,725.2	1	2.3	86,660	210,718.2
3,000,000 to 4,000,000	-	-	14	48.3	6	20.0	69	246.9	17,429	60,405.0	20	66.4	14,366	50,046.8	-	-	31,904	110,833.2
4,000,000 to 5,000,000	-	-	52	234.9	12	53.4	21	97.9	12,472	56,083.5	17	75.9	11,173	49,750.8	1	4.1	23,748	106,300.5
5,000,000 to 6,000,000	-	-	11	60.1	11	58.3	26	143.2	9,516	52,190.6	3	16.7	7,985	43,880.5	1	5.2	17,553	96,354.6
6,000,000 to 7,000,000	-	-	18	115.3	8	53.3	15	98.5	7,370	47,692.1	6	39.6	5,092	33,135.1	1	6.3	12,510	81,140.2
7,000,000 to 8,000,000	-	-	10	74.3	4	30.8	11	83.9	5,679	42,423.1	7	53.2	4,419	32,886.1	1	7.8	10,131	75,559.2
8,000,000 to 9,000,000	-	-	3	25.7	6	50.2	18	158.3	4,235	35,998.9	1	8.6	2,687	22,800.9	1	8.0	6,951	59,050.6
9,000,000 to 10,000,000	-	-	1	9.6	4	37.5	7	66.7	4,650	44,434.5	3	28.3	3,879	36,923.2	1	9.9	8,545	81,599.8
10,000,000 to 100,000,000	-	-	34	1,798.8	122	5,026.4	156	6,962.0	41,091	1,303,057.1	62	2,809.8	6,735	132,976.8	21	835.4	48,221	1,453,466.3
100,000,000 to 500,000,000	-	-	41	10,035.7	126	35,474.1	130	32,837.4	8,943	1,964,284.2	16	4,446.4	73	10,997.1	5	523.4	9,334	2,058,598.3
500,000,000 to 1,000,000,000	1	744.2	14	8,935.4	66	53,051.6	37	25,278.8	1,448	987,170.9	5	3,176.8	1	658.6	-	-	1,572	1,079,016.2
1,000,000,000 to 5,000,000,000	1	2,783.4	10	20,296.4	106	255,767.2	54	102,293.7	981	1,846,894.4	3	3,830.0	2	4,726.4	1	1,000.0	1,158	2,237,591.7
5,000,000,000 to 10,000,000,000	-	-	6	57,380.1	51	342,639.7	8	50,932.8	62	373,486.8	-	-	-	-	-	-	127	824,439.4
10,000,000,000 & Over	-	-	18	875,933.8	60	1,705,657.6	3	34,961.0	4	51,337.3	-	-	-	-	-	-	85	2,667,889.8
Total	3	3,527.6	283	975,887.8	711	2,397,989.4	1,153	254,879.3	1,069,982	7,285,130.3	5,881	15,067.6	2,978,429	1,135,573.8	104	2,435.8	4,848,546	12,069,618.7

Source: Statistics and Data Services Department, SDB

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

End period: Million Rupees

BORROWERS	2024					
	Mar			Jun ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. FOREIGN CONSTITUENTS	-	-	-	3,527.6	3,527.6	-
2. DOMESTIC CONSTITUENTS	11,595,353.0	11,459,677.7	135,675.2	12,066,083.1	11,927,910.9	138,172.2
I. GOVERNMENT	892,846.9	892,846.9	-	975,007.8	975,007.8	-
a. Federal Government	400,648.7	400,648.7	-	392,607.2	392,607.2	-
01. Commodity Operations	5,456.0	5,456.0	-	-	-	-
02. Others	395,192.7	395,192.7	-	392,607.2	392,607.2	-
b. Provincial Governments	492,198.2	492,198.2	-	582,400.5	582,400.5	-
01. Commodity Operations	378,922.0	378,922.0	-	-	-	-
02. Others	113,276.2	113,276.2	-	582,400.5	582,400.5	-
c. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	2,206,228.3	2,206,228.3	-	2,397,989.4	2,397,989.4	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-
02. Services	797.7	797.7	-	1,442.6	1,442.6	-
03. Utilities	568,090.5	568,090.5	-	582,522.2	582,522.2	-
04. Transport, storage and communications	825,350.6	825,350.6	-	999,349.8	999,349.8	-
05. Manufacturing	63,960.7	63,960.7	-	60,592.6	60,592.6	-
06. Mining and Quarrying	64,899.1	64,899.1	-	64,899.1	64,899.1	-
07. Construction	7,612.6	7,612.6	-	7,126.3	7,126.3	-
08. Commerce and Trade	670,102.7	670,102.7	-	676,377.0	676,377.0	-
09. Others	5,414.4	5,414.4	-	5,679.8	5,679.8	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	237,799.8	237,649.9	149.9	254,879.3	254,729.4	149.9
01. Mutual Funds and AMCs	143.1	143.1	-	2,560.6	2,560.6	-
02. Insurance & Pension Funds	3,654.2	3,654.2	-	3,315.6	3,315.6	-
03. MFIs and DFIs	139,961.5	139,961.5	-	151,204.9	151,204.9	-
04. Stock Exchange & Brokerage Houses	20,007.5	20,007.5	-	22,831.6	22,831.6	-
05. Modarabas	5,102.9	5,102.9	-	4,689.1	4,689.1	-
06. Other NBFIs	68,930.7	68,780.7	149.9	70,277.4	70,127.5	149.9
IV. PRIVATE SECTOR (BUSINESS)	7,119,637.0	6,986,470.9	133,166.1	7,285,130.3	7,149,847.2	135,283.1
a. Agriculture, forestry and fishing	391,761.9	279,058.8	112,703.1	400,785.9	285,959.6	114,826.3
01. Crop and animal production, hunting and related service activities	390,034.0	277,396.2	112,637.8	399,344.8	284,581.5	114,763.3
i. Growing of Wheat, Rice, Sugar Cane & Cotton	171,226.7	148,317.3	22,909.5	177,997.0	155,952.5	22,044.5
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	9,591.8	3,581.3	6,010.5	9,177.8	3,614.0	5,563.8
iii. Growing of other fruits, vegetables and crops	17,649.3	16,670.9	978.4	18,656.4	17,753.2	903.2
iv. Raising of livestock and other related activities	123,558.9	57,527.3	66,031.6	121,268.1	53,775.4	67,492.7
v. Other agricultural support activities	67,991.3	51,283.4	16,707.9	72,218.0	53,458.9	18,759.1
vi. Hunting, trapping and related service activities	16.0	16.0	-	27.5	27.5	-
02 - Forestry and logging	20.3	6.4	13.9	27.3	13.7	13.6
03 - Fishing and aquaculture	1,707.6	1,656.2	51.4	1,413.7	1,364.4	49.4
b. Mining and quarrying	73,633.6	73,624.6	9.1	87,891.5	87,882.5	9.1
01. Mining of coal and lignite	48,437.7	48,437.7	0.0	51,119.3	51,119.3	0.0
02. Extraction of crude petroleum and natural gas	19,240.7	19,240.7	-	30,158.2	30,158.2	-
03. Mining of metal ores	1,090.3	1,090.3	-	993.9	993.9	-
04. Other mining and quarrying	4,808.4	4,799.4	9.0	5,556.9	5,547.8	9.0
05. Mining support service activities	56.5	56.5	-	63.2	63.2	-
c. Manufacturing	4,732,472.8	4,720,117.7	12,355.1	4,754,039.5	4,741,730.1	12,309.4
01. Manufacture of food products	1,238,803.0	1,227,452.5	11,350.5	1,164,201.1	1,152,833.4	11,367.7
02. Manufacture of beverages	69,864.2	69,840.5	23.7	55,522.9	55,499.2	23.7
03. Manufacture of tobacco products	1,491.3	1,464.9	26.4	1,579.7	1,555.0	24.6
04. Manufacture of textiles	1,551,691.5	1,551,547.7	143.9	1,570,158.4	1,570,015.9	142.4
i. Preparation and spinning of textile fibers	544,456.5	544,456.1	0.4	540,504.8	540,504.4	0.4
ii. Weaving of textiles	319,655.8	319,586.2	69.7	321,074.5	321,005.7	68.8
iii. Finishing of textiles	279,516.5	279,506.7	9.8	290,983.2	290,973.3	9.8
iv. Manufacture of knitted and crocheted fabrics	60,904.9	60,864.2	40.7	63,141.4	63,100.7	40.7
v. Manufacture of made-up textile articles, except apparel	191,116.2	191,114.4	1.8	192,966.0	192,964.5	1.5
vi. Manufacture of carpets and rugs	1,062.6	1,059.7	2.9	1,073.2	1,070.3	2.9
vii. Manufacture of other textiles n.e.c.	154,979.0	154,960.4	18.6	160,415.2	160,396.9	18.4
05. Manufacture of wearing apparel	201,829.3	201,600.9	228.4	201,000.9	200,771.4	229.5
06. Manufacture of leather and related products	46,845.6	46,781.6	63.9	49,619.3	49,556.1	63.1
i. Tanning and dressing of leather; dressing and dyeing of fur	6,956.9	6,932.3	24.6	7,076.5	7,051.9	24.6
ii. Manufacture of luggage, handbags and the like, saddlery and harness	2,717.6	2,717.6	-	2,500.0	2,500.0	-
iii. Manufacture of footwear	37,171.1	37,131.8	39.3	40,042.7	40,004.3	38.5
a). Leather wear	29,967.6	29,928.3	39.3	32,509.5	32,471.0	38.5
b). Rubber and Plastic wear	7,203.5	7,203.5	-	7,533.3	7,533.3	-

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

End period: Million Rupees

BORROWERS	2024					
	Mar			Jun ^P		
	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	9,235.7	9,224.6	11.1	9,318.6	9,308.2	10.4
08. Manufacture of paper and paper products	115,661.4	115,630.0	31.4	126,401.1	126,370.2	30.9
09. Printing and reproduction of recorded media	22,732.3	22,717.8	14.5	22,099.1	22,084.7	14.4
10. Manufacture of coke and refined petroleum products	146,089.0	146,089.0	-	140,064.2	140,064.2	-
11. Manufacture of chemicals and chemical products	290,397.2	290,308.7	88.5	351,283.7	351,195.2	88.5
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	103,440.0	103,434.7	5.3	111,474.4	111,469.1	5.3
13. Manufacture of rubber and plastics products	88,926.4	88,897.8	28.6	99,414.7	99,386.9	27.7
14. Manufacture of other non-metallic mineral products	274,563.3	274,532.4	30.9	264,527.6	264,497.3	30.3
15. Manufacture of basic metals	228,716.8	228,626.3	90.5	238,067.8	238,032.2	35.6
16. Manufacture of fabricated metal products, except machinery and equipment	31,024.5	31,018.0	6.5	33,117.7	33,111.2	6.5
17. Manufacture of computer, electronic and optical products	16,477.0	16,476.1	0.9	18,900.5	18,899.6	0.9
18. Manufacture of electrical equipment	140,384.5	140,369.6	14.8	139,639.0	139,624.4	14.6
19. Manufacture of machinery and equipment	21,192.8	21,183.1	9.7	24,187.6	24,178.4	9.3
20. Manufacture of motor vehicles, trailers and semi-trailers	68,063.3	68,060.5	2.8	63,383.4	63,380.6	2.8
21. Manufacture of other transport equipment	12,404.2	12,404.1	0.1	11,901.2	11,901.1	0.1
22. Manufacture of furniture	5,360.4	5,285.0	75.4	5,800.8	5,725.6	75.1
23 Other manufacturing	46,390.0	46,282.7	107.3	51,249.7	51,143.9	105.8
24. Repair and installation of machinery and equipment	889.1	889.1	-	1,126.3	1,126.3	-
d. Electricity, gas, steam and air conditioning supply	492,728.6	492,724.0	4.5	514,141.4	514,139.4	1.9
e. Water supply; sewerage, waste management and remediation activities	24,631.5	24,631.5	-	23,915.1	23,915.1	-
f. Construction	194,359.7	194,212.6	147.1	192,661.2	192,529.0	132.2
01. Construction of buildings	140,402.7	140,266.0	136.7	137,316.1	137,185.8	130.3
02. Civil engineering	50,861.0	50,850.6	10.4	52,183.0	52,181.1	1.9
03. Specialized construction activities	3,096.0	3,096.0	-	3,162.1	3,162.1	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	499,654.6	495,952.5	3,702.1	521,858.4	518,166.8	3,691.6
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	26,480.3	26,120.6	359.8	26,747.1	26,388.9	358.2
02. Wholesale trade, except of motor vehicles and motorcycles	280,706.5	280,586.4	120.1	296,142.2	296,024.2	118.0
03. Retail trade, except of motor vehicles and motorcycles	192,467.8	189,245.5	3,222.3	198,969.1	195,753.7	3,215.4
h. Transportation and storage	117,160.9	113,667.5	3,493.4	121,755.0	118,210.5	3,544.6
i. Accommodation and food service activities	39,498.2	39,368.2	130.0	38,227.6	38,097.6	130.0
j. Information and communication	326,084.4	326,051.0	33.4	389,380.1	389,346.9	33.2
k. Real estate activities	33,711.2	33,710.4	0.8	37,772.8	37,771.9	0.8
l. Professional, scientific and technical activities	54,883.4	54,876.1	7.3	58,292.0	58,284.6	7.3
m. Administrative and support service activities	46,999.3	46,566.4	432.8	47,884.8	47,430.0	454.7
n. Education	28,032.2	27,931.9	100.3	29,144.7	29,049.2	95.5
o. Human health and social work activities	16,709.4	16,678.5	30.9	18,194.0	18,163.0	30.9
p. Arts, entertainment and recreation	1,633.4	1,628.6	4.8	1,723.3	1,719.0	4.3
q. Other service activities	45,682.1	45,670.7	11.4	47,463.1	47,451.8	11.3
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	15,560.0	15,181.1	378.9	15,067.6	14,604.6	463.1
VI. PERSONAL	1,121,978.5	1,119,998.3	1,980.3	1,135,573.0	1,133,296.8	2,276.2
a. Bank Employees	314,245.9	312,364.7	1,881.2	332,608.3	330,480.9	2,127.4
b. Consumer Financing	807,119.9	807,020.8	99.1	802,352.5	802,203.8	148.8
01. For house building	205,762.8	205,762.8	-	203,580.3	203,580.3	-
02. For transport i.e., purchase of car etc	239,435.7	239,403.4	32.3	230,500.8	230,452.1	48.7
03. Credit cards	112,463.0	112,463.0	-	122,272.0	122,272.0	-
04. Consumers durable	7,416.1	7,375.9	40.2	7,397.1	7,338.3	58.8
05. Personal loans	242,042.3	242,015.7	26.6	238,602.3	238,561.0	41.3
c. Other	612.7	612.7	-	612.1	612.1	-
VII. OTHER	1,302.3	1,302.3	-	2,435.8	2,435.8	-
TOTAL	11,595,353.0	11,459,677.7	135,675.2	12,069,610.7	11,931,438.5	138,172.2

Source: Statistics and Data Services Department, SBP

Note: This Data is being published on quarterly basis w.e.f. March 2023.

3.10.1 Advances Classified by Borrowers and Gender

All Banks
As on 30th June, 2024

Million Rupees

Borrower	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	3	3,528	3	3,528
1) Official	-	-	-	-	-	-	1	-	1	-
2) Business	-	-	-	-	-	-	2	3,528	2	3,528
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,502,667	1,993,959	385,792	130,139	13,446	40,310	146,638	9,901,675	4,048,543	12,066,083
I. GOVERNMENT	-	-	-	-	-	-	283	975,008	283	975,008
A. Federal Government	-	-	-	-	-	-	128	392,607	128	392,607
B. Provincial Governments	-	-	-	-	-	-	155	582,401	155	582,401
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-	711	2,397,989	711	2,397,989
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	7	1,443	7	1,443
Utilities	-	-	-	-	-	-	411	582,522	411	582,522
Transport, storage and communications	-	-	-	-	-	-	131	999,350	131	999,350
Manufacturing	-	-	-	-	-	-	46	60,593	46	60,593
Mining and Quarrying	-	-	-	-	-	-	1	64,899	1	64,899
Construction	-	-	-	-	-	-	14	7,126	14	7,126
Commerce and Trade	-	-	-	-	-	-	81	676,377	81	676,377
Others	-	-	-	-	-	-	20	5,680	20	5,680
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	1,153	254,879	1,153	254,879
Mutual Funds and AMCs	-	-	-	-	-	-	75	2,561	75	2,561
Insurance & Pension Funds	-	-	-	-	-	-	434	3,316	434	3,316
MFIs and DFIs	-	-	-	-	-	-	129	151,205	129	151,205
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	202	22,832	202	22,832
Modarabas	-	-	-	-	-	-	79	4,689	79	4,689
Other NBFIs	-	-	-	-	-	-	234	70,277	234	70,277
IV. PRIVATE SECTOR (BUSINESS)	882,053	976,344	39,107	29,786	10,478	22,254	138,344	6,256,746	1,069,982	7,285,130
A. Agriculture, forestry and fishing	673,057	336,003	26,560	12,471	9,455	7,775	6,065	44,537	715,137	400,786
1. Crop and animal production, hunting and related service activities	672,235	335,239	26,543	12,467	9,443	7,762	6,039	43,877	714,260	399,345
Growing of Wheat, Rice, Sugar Cane & Cotton	298,434	163,036	3,856	2,407	6,389	6,511	3,448	5,243	312,127	177,997
Growing of tropical, subtropical, pome and stone fruits & vegetables	19,920	8,546	617	314	34	90	129	227	20,700	9,178
Growing of other fruits, vegetables and crops	21,634	16,446	361	307	20	35	422	1,869	22,437	18,656
Raising of livestock and other related activities	235,827	93,720	18,680	5,843	2,327	143	1,336	21,562	258,170	121,268
Other agricultural support activities	96,408	52,668	3,029	3,597	673	982	703	14,971	100,813	72,218
Hunting, trapping and related service activities	12	22	-	-	-	-	1	5	13	27
02 - Forestry and logging	112	18	-	-	-	-	1	9	113	27
03 - Fishing and aquaculture	710	746	17	3	12	14	25	650	764	1,414
B. Mining and quarrying	236	3,617	-	-	3	7	795	84,267	1,034	87,892
05 - Mining of coal and lignite	35	2,936	-	-	1	-	48	48,183	84	51,119
06 - Extraction of crude petroleum and natural gas	85	353	-	-	-	-	625	29,805	710	30,158
07 - Mining of metal ores	11	36	-	-	-	-	21	958	32	994
08-Other mining and quarrying	88	251	-	-	2	7	92	5,299	182	5,557
09 - Mining support service activities	17	41	-	-	-	-	9	22	26	63
C. Manufacturing	48,894	334,378	3,462	3,766	380	7,193	80,230	4,408,703	132,966	4,754,039
10 - Manufacture of food products	38,274	91,162	2,667	1,554	118	2,710	17,231	1,068,775	58,290	1,164,201
11 - Manufacture of beverages	123	1,867	-	-	4	24	1,146	53,632	1,273	55,523
12 - Manufacture of tobacco products	143	32	2	0	-	-	409	1,547	554	1,580
13 - Manufacture of textiles	2,364	95,794	150	509	43	1,073	23,798	1,472,782	26,355	1,570,158
Preparation and spinning of textile fibres	1,013	55,527	5	6	-	-	8,104	484,972	9,122	540,505
Weaving of textiles	469	7,867	41	120	7	53	5,048	313,034	5,565	321,074
Finishing of textiles	271	24,934	15	6	3	9	3,675	266,034	3,964	290,983
Manufacture of knitted and crocheted fabrics	80	662	12	71	3	38	667	62,371	762	63,141
Manufacture of made-up textile articles, except apparel	169	4,306	21	245	3	942	3,003	187,473	3,196	192,966
Manufacture of carpets and rugs	43	95	10	1	2	0	78	977	133	1,073
Manufacture of other textiles n.e.c.	319	2,404	46	59	25	31	3,223	157,921	3,613	160,415
14 - Manufacture of wearing apparel	1,278	26,545	318	211	48	155	2,935	174,089	4,579	201,001
15 - Manufacture of leather and related products	441	1,388	69	496	6	22	1,577	47,714	2,093	49,619
Tanning and dressing of leather; dressing and dyeing of fur	43	115	14	450	3	22	311	6,489	371	7,076
Manufacture of luggage, handbags and the like, saddlery and harness	22	258	2	7	-	-	65	2,235	89	2,500
Manufacture of footwear	376	1,015	53	38	3	0	1,201	38,989	1,633	40,043
a. Leather wear	346	652	47	14	3	0	858	31,843	1,254	32,509
b. Rubber and Plastic wear	30	363	6	24	-	-	343	7,146	379	7,533

3.10.1 Advances Classified by Borrowers and Gender

All Banks
As on 30th June, 2024

Borrower	Million Rupees									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	141	396	6	8	4	1	330	8,914	481	9,319
17 - Manufacture of paper and paper products	186	2,221	4	12	7	25	1,501	124,143	1,698	126,401
18 - Printing and reproduction of recorded media	258	1,224	16	291	1	12	645	20,572	920	22,099
Printing and other service activities related to printing	256	1,223	16	291	-	-	639	19,158	911	20,671
Reproduction of recorded media	2	1	-	-	1	12	6	1,415	9	1,428
19 - Manufacture of coke and refined petroleum products	76	54,261	-	-	-	-	1,368	85,803	1,444	140,064
20 - Manufacture of chemicals and chemical products	827	8,261	46	117	23	94	7,500	342,812	8,396	351,284
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	217	1,062	3	30	6	1,409	5,470	108,973	5,696	111,474
22 - Manufacture of rubber and plastics products	487	2,767	17	70	13	10	2,227	96,568	2,744	99,415
23 - Manufacture of other non-metallic mineral products	327	7,015	3	8	24	797	1,681	256,707	2,035	264,528
24 - Manufacture of basic metals	805	20,312	6	44	27	782	4,395	216,930	5,233	238,068
25 - Manufacture of fabricated metal products, except machinery and equipment	186	1,306	3	1	1	1	720	31,810	910	33,118
26 - Manufacture of computer, electronic and optical products	65	337	-	-	-	-	267	18,563	332	18,900
27 - Manufacture of electrical equipment	254	8,027	13	83	18	30	2,030	131,499	2,315	139,639
28 - Manufacture of machinery and equipment	224	541	8	32	1	7	664	23,607	897	24,188
29 - Manufacture of motor vehicles, trailers and semi-trailers	195	1,990	3	43	1	1	1,797	61,349	1,996	63,383
30 - Manufacture of other transport equipment	62	219	-	-	-	-	451	11,683	513	11,901
31 - Manufacture of furniture	465	544	14	92	11	11	311	5,154	801	5,801
32 - Other manufacturing	1,421	6,998	113	164	24	29	1,748	44,059	3,306	51,250
Manufacture of jewellery and related articles	254	204	4	3	2	0	14	87	274	294
Manufacture of imitation jewellery and related articles	2	29	1	0	1	-	1	5	5	33
Manufacture of musical instruments	1	1	-	-	1	-	49	778	51	779
Manufacture of sports goods	123	2,106	2	8	1	-	239	4,292	365	6,405
Manufacture of games and toys	2	-	-	-	-	-	2	1	4	1
Manufacture of medical and dental instruments and supplies	89	460	7	42	-	-	244	4,137	340	4,639
Manufacture of Handicrafts	75	29	67	9	1	0	38	380	181	418
Other manufacturing n.e.c.	875	4,170	32	103	18	28	1,161	34,379	2,086	38,680
33 - Repair and installation of machinery and equipment	75	109	1	1	-	-	29	1,016	105	1,126
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	2,409	514,141	2,409	514,141
Electric power generation, transmission and distribution	-	-	-	-	-	-	2,263	504,940	2,263	504,940
a) Hydal	-	-	-	-	-	-	437	26,682	437	26,682
b) Thermal	-	-	-	-	-	-	217	124,635	217	124,635
c) Coal Based	-	-	-	-	-	-	90	131,161	90	131,161
d) Wind	-	-	-	-	-	-	154	50,842	154	50,842
e) Solar	-	-	-	-	-	-	170	15,614	170	15,614
f) Other	-	-	-	-	-	-	1,195	156,006	1,195	156,006
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	120	9,161	120	9,161
Steam and air conditioning supply	-	-	-	-	-	-	26	40	26	40
E. Water supply; sewerage, waste management and remediation activities	50	8,317	4	1,188	-	-	86	14,410	140	23,915
36 - Water collection, treatment and supply	7	19	-	-	-	-	25	9,206	32	9,225
37 - Sewerage	7	5	-	-	-	-	-	-	7	5
38 - Waste collection, treatment and disposal activities; materials recovery	34	8,291	4	1,188	-	-	61	5,203	99	14,682
39 - Remediation activities and other waste management services	2	3	-	-	-	-	-	-	2	3
F. Construction	1,651	18,970	39	389	15	2,990	2,062	170,312	3,767	192,661
41 - Construction of buildings	1,052	16,008	29	310	14	2,987	1,256	118,010	2,351	137,316
42 - Civil engineering	487	2,378	6	73	1	3	717	49,730	1,211	52,183
43 - Specialized construction activities	112	584	4	6	-	-	89	2,572	205	3,162
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	116,957	180,205	5,409	6,137	507	862	28,566	334,655	151,439	521,858
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,490	10,544	90	220	20	41	1,419	15,943	5,019	26,747
46 - Wholesale trade, except of motor vehicles and motorcycles	27,896	109,818	547	2,973	57	579	8,165	182,773	36,665	296,142
47 - Retail trade, except of motor vehicles and motorcycles	85,571	59,843	4,772	2,944	430	242	18,982	135,939	109,755	198,969

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 30th June, 2024

Million Rupees

Borrower	Males		Females		Both Males and		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	18,884	37,831	1,038	1,094	8	49	4,637	82,781	24,567	121,755
49 - Land transport and transport via pipelines	5,827	17,616	157	353	5	8	2,587	35,720	8,576	53,696
50 - Water transport	8	298	1	1	-	-	62	545	71	843
51 - Air transport	8	19	-	-	-	-	91	1,062	99	1,080
52 - Warehousing and support activities for transportation	13,010	17,885	880	741	3	41	1,533	39,407	15,426	58,073
53 - Courier activities other than national post activities	31	2,014	-	-	-	-	364	6,047	395	8,062
I. Accommodation and food service activities	1,313	4,937	71	196	23	71	790	33,023	2,197	38,228
55 - Accommodation	278	2,013	11	15	17	70	210	21,700	516	23,799
56 - Food and beverage service activities	1,035	2,925	60	181	6	1	580	11,322	1,681	14,429
J. Information and communication	550	3,247	38	36	4	1	2,333	386,096	2,925	389,380
58 - Publishing activities	239	297	11	2	3	1	508	2,153	761	2,453
59 - Motion picture, video and television programme production, sound recording and music publishing activities	27	24	2	1	-	-	48	1,884	77	1,910
60 - Programming and broadcasting activities	5	5	-	-	1	-	35	1,517	41	1,523
61 - Telecommunications	86	2,210	7	7	-	-	999	366,076	1,092	368,292
62 - Computer programming, consultancy and related activities	142	476	13	15	-	-	624	9,454	779	9,946
63 - Information service activities	51	235	5	11	-	-	119	5,012	175	5,257
K. Real estate activities	231	1,783	14	125	5	1,638	709	34,227	959	37,773
L. Professional, scientific and technical activities	6,413	12,321	285	525	8	972	2,898	44,474	9,604	58,292
69 - Legal and accounting activities	55	494	1	4	-	-	109	1,315	165	1,813
70 - Activities of head offices; management consultancy activities	7	36	1	4	-	-	78	1,235	86	1,275
71 - Architectural and engineering activities; technical testing and analysis	70	276	5	17	6	971	299	4,069	380	5,334
72 - Scientific research and development	15	77	1	2	2	0	176	3,630	194	3,709
73 - Advertising and market research	100	339	9	48	-	-	914	3,801	1,023	4,189
74 - Other professional, scientific and technical activities	6,130	10,960	268	450	-	-	1,300	30,321	7,698	41,730
75 - Veterinary activities	36	139	-	-	-	-	22	103	58	242
M. Administrative and support service activities	2,964	4,901	101	160	27	77	3,356	42,746	6,448	47,885
77 - Rental and leasing activities	140	253	-	-	-	-	485	2,300	625	2,553
78 - Employment activities	6	39	-	-	-	-	36	238	42	277
79 - Travel agency, tour operator, reservation service and related activities	251	1,019	6	45	1	0	611	13,060	869	14,125
80 - Security and investigation activities	21	442	3	13	-	-	721	2,501	745	2,956
81 - Services to buildings and landscape activities	24	106	4	4	13	3	8	296	49	409
82 - Office administrative, office support and other business support activities	2,522	3,043	88	97	13	74	1,495	24,350	4,118	27,564
N. Education	546	1,148	232	793	12	11	1,225	27,192	2,015	29,145
O. Human health and social work activities	762	2,202	116	127	10	27	633	15,837	1,521	18,194
86 - Human health activities	753	2,200	111	124	9	27	619	15,489	1,492	17,839
87 - Residential care activities	2	1	-	-	-	-	4	24	6	26
88 - Social work activities with and without accommodation	7	2	5	3	1	0	10	324	23	329
P. Arts, entertainment and recreation	38	114	21	23	-	-	46	1,587	105	1,723
Q. Other service activities	9,502	26,332	1,716	2,745	20	578	1,511	17,809	12,749	47,463
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,881	15,068	5,881	15,068
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	59	1,527	59	1,527
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	156	12,864	156	12,864
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,666	677	5,666	677
VI. PERSONAL	2,620,536	1,016,934	346,680	100,331	2,968	18,056	245	252	2,970,429	1,135,573
A. Bank Employees	138,469	285,709	36,958	46,899	3	0	-	-	175,430	332,608
1) For house building	69,965	239,654	11,113	18,964	1	0	-	-	81,079	258,618
2) For transport i.e. purchase of car etc.	33,637	37,818	21,710	27,094	1	0	-	-	55,348	64,912
3) Other purposes	34,867	8,237	4,135	841	1	-	-	-	39,003	9,078
B. Consumer Financing	2,477,685	730,648	309,583	53,397	2,959	18,055	245	252	2,790,472	802,353
1) For house building	28,003	169,045	4,089	16,953	2,747	17,583	-	-	34,839	203,580
2) For transport i.e. purchase of car etc.	241,952	216,916	15,321	13,140	189	444	-	-	257,462	230,501
3) Credit cards	1,505,008	111,072	219,342	10,948	-	-	245	252	1,724,595	122,272
4) Consumers durable	25,719	6,289	13,071	1,096	10	12	-	-	38,800	7,397
5) Personal loans	677,003	227,326	57,760	11,261	13	15	-	-	734,776	238,602
C) Other	4,382	576	139	35	6	1	-	-	4,527	612
VII. OTHER	78	681	5	23	-	-	21	1,732	104	2,436
Total	3,502,667	1,993,959	385,792	130,139	13,446	40,310	146,641	9,905,203	4,048,546	12,069,611

Source: Statistics and Data Services Department, SBP

* Sole Proprietorship Accounts and Partnerships have been reported in Male, Female and Both Males and Females Gender Categories

This Data is being published on quarterly basis w.e.f. December, 2023.

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

End of Period: Million Rupees

SECURITIES	2024					
	Mar			Jun ^p		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver ornaments and precious metals	101,670.0	101,670.0	-	98,586.3	98,586.3	-
II. Securities, Shares and Other Financial Instruments	140,793.0	140,792.6	0.4	101,456.6	101,456.5	0.1
A. Quoted on the Stock Exchange:	78,981.3	78,981.3	-	61,678.2	61,678.2	-
1. To Stock Brokers and Dealers:	52,087.3	52,087.3	-	31,602.9	31,602.9	-
(a) Government and Other Trustee Securities	16,727.1	16,727.1	-	2,497.2	2,497.2	-
(b) Shares and Debentures	33,461.8	33,461.8	-	27,332.3	27,332.3	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1,898.4	1,898.4	-	1,773.4	1,773.4	-
2. To Others:	26,893.9	26,893.9	-	30,075.3	30,075.3	-
(a) Government and Other Trustee Securities	117.6	117.6	-	237.0	237.0	-
(b) Shares and Debentures	17,280.4	17,280.4	-	20,264.6	20,264.6	-
(c) Participation Term Certificates	8.3	8.3	-	8.0	8.0	-
(d) Others	9,487.5	9,487.5	-	9,565.7	9,565.7	-
B. Unquoted on the Stock Exchange:	61,811.8	61,811.4	0.4	39,778.5	39,778.3	0.1
1. To Stock Brokers and Dealers:	10,417.4	10,417.4	-	11,548.9	11,548.9	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	10,333.0	10,333.0	-	11,544.7	11,544.7	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	84.5	84.5	-	4.2	4.2	-
2. To Others:	51,394.3	51,393.9	0.4	28,229.6	28,229.5	0.1
(a) Government and Other Trustee Securities	7,552.8	7,552.4	0.5	7,182.9	7,182.8	0.1
(b) Shares and Debentures	1,901.5	1,901.5	-	913.8	913.8	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	41,940.0	41,940.0	-	20,132.9	20,132.9	-
III. Merchandise	3,159,703.6	3,159,694.9	8.7	3,189,823.2	3,189,789.2	34.0
A. Food Items:	1,088,986.5	1,088,977.3	9.2	1,098,190.2	1,098,156.3	34.0
1. Wheat	343,001.5	343,001.5	-	448,326.7	448,326.7	-
2. Rice and Paddy	136,026.1	136,026.1	-	101,860.5	101,860.5	-
3. Other Grains & Pulses:	14,616.2	14,609.8	6.4	22,534.7	22,500.8	34.0
(a) Indigenous	12,554.0	12,548.3	5.7	20,402.5	20,368.6	34.0
(b) Imported	2,062.2	2,062.2	-	2,132.2	2,132.2	-
4. Edible Oils:	88,167.8	88,167.8	-	79,738.1	79,738.1	-
(a) Indigenous	84,439.7	84,439.7	-	75,009.5	75,009.5	-
(b) Imported	3,728.1	3,728.1	-	4,728.6	4,728.6	-
5. Sugar:	408,111.8	408,111.8	-	356,422.7	356,422.7	-
(a) Indigenous	406,787.1	406,787.1	-	356,078.9	356,078.9	-
(b) Imported	1,324.7	1,324.7	-	343.8	343.8	-
6. Kariana And Spices	2,477.3	2,477.3	-	1,126.9	1,126.9	-
7. Fish And Fish Preparations	863.0	863.0	-	353.5	353.5	-
8. Other Food Items:	95,722.9	95,722.9	-	87,827.0	87,827.0	-
(a) Indigenous	94,581.8	94,581.8	-	86,992.4	86,992.4	-
(b) Imported	1,141.1	1,141.1	-	834.6	834.6	-
B. Raw Materials:	716,167.2	716,167.2	-	769,884.7	769,884.7	-
1. Cotton Raw:	154,189.8	154,189.8	-	145,384.3	145,384.3	-
(a) Indigenous	139,170.7	139,170.7	-	126,446.8	126,446.8	-
(b) Imported	15,019.1	15,019.1	-	18,937.5	18,937.5	-
2. Synthetic Fibers:	12,562.6	12,562.6	-	12,530.3	12,530.3	-
(a) Indigenous	11,456.4	11,456.4	-	11,246.7	11,246.7	-
(b) Imported	1,106.3	1,106.3	-	1,283.6	1,283.6	-
3. Fertilizers:	54,032.3	54,032.3	-	60,927.8	60,927.8	-
(a) Indigenous	50,214.4	50,214.4	-	57,392.8	57,392.8	-
(b) Imported	3,818.0	3,818.0	-	3,535.0	3,535.0	-
4. Petroleum Crude:	145,452.7	145,452.7	-	163,907.2	163,907.2	-
(a) Indigenous	109,205.2	109,205.2	-	122,816.1	122,816.1	-
(b) Imported	36,247.5	36,247.5	-	41,091.1	41,091.1	-
5. Iron and Steel:	132,265.9	132,265.9	-	141,662.0	141,662.0	-
(a) Indigenous	95,989.4	95,989.4	-	98,553.1	98,553.1	-
(b) Imported	36,276.5	36,276.5	-	43,108.9	43,108.9	-
6. Wool & Goat Hair	14.9	14.9	-	14.9	14.9	-
7. Hides & Skins	5,184.2	5,184.2	-	5,272.6	5,272.6	-
8. Oil Seeds	14,236.3	14,236.3	-	10,589.6	10,589.6	-
9. Pesticides & Insecticides:	5,707.7	5,707.7	-	5,565.3	5,565.3	-
(a) Indigenous	5,063.9	5,063.9	-	5,048.1	5,048.1	-
(b) Imported	643.7	643.7	-	517.2	517.2	-
10. Other Raw Materials:	192,520.8	192,520.8	-	224,030.8	224,030.8	-
(a) Indigenous	177,106.7	177,106.7	-	189,829.7	189,829.7	-
(b) Imported	15,414.1	15,414.1	-	34,201.1	34,201.1	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

End of Period: Million Rupees

SECURITIES	2024					
	Mar			Jun ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
C. Finished/Manufactured Goods:	1,354,549.9	1,354,549.9	-	1,321,748.2	1,321,748.2	-
1. Cotton Textiles:	314,732.7	314,732.7	-	320,750.1	320,750.1	-
(a) Indigenous	296,032.4	296,032.4	-	296,636.4	296,636.4	-
(b) Imported	18,700.2	18,700.2	-	24,113.7	24,113.7	-
2. Cotton Yarn:	102,356.0	102,356.0	-	93,030.7	93,030.7	-
(a) Indigenous	100,045.2	100,045.2	-	89,846.3	89,846.3	-
(b) Imported	2,310.8	2,310.8	-	3,184.4	3,184.4	-
3. Other Textiles:	233,179.6	233,179.6	-	231,673.7	231,673.7	-
(a) Indigenous	228,692.2	228,692.2	-	226,120.9	226,120.9	-
(b) Imported	4,487.4	4,487.4	-	5,552.8	5,552.8	-
4. Machinery:	59,683.0	59,683.0	-	54,792.6	54,792.6	-
(a) Indigenous	38,576.3	38,576.3	-	34,016.7	34,016.7	-
(b) Imported	21,106.7	21,106.7	-	20,775.9	20,775.9	-
5. Handloom Products	64.7	64.7	-	52.3	52.3	-
6. Carpets & Rugs	505.1	505.1	-	495.1	495.1	-
7. Readymade Garments	82,210.5	82,210.5	-	71,929.8	71,929.8	-
8. Cement and Cement Products:	127,665.3	127,665.3	-	110,357.9	110,357.9	-
(a) Indigenous	125,730.9	125,730.9	-	109,293.2	109,293.2	-
(b) Imported	1,934.4	1,934.4	-	1,064.7	1,064.7	-
9. Sports Goods	1,616.2	1,616.2	-	1,249.7	1,249.7	-
10. Surgical Instruments	6,367.0	6,367.0	-	6,084.8	6,084.8	-
11. Chemicals & Dyes	60,586.4	60,586.4	-	61,627.8	61,627.8	-
12. Other Finished Goods:	365,583.3	365,583.3	-	369,703.8	369,703.8	-
(a) Indigenous	345,342.7	345,342.7	-	355,672.8	355,672.8	-
(b) Imported	20,240.7	20,240.7	-	14,031.0	14,031.0	-
IV. Fixed Assets Including Machinery	1,991,050.3	1,990,310.1	740.3	2,071,948.2	2,071,048.3	899.9
A. Transport Equipments	751,888.9	751,346.7	542.2	769,309.0	768,694.5	614.4
B. Furniture & Fixtures	13,609.4	13,609.4	-	13,202.0	13,202.0	-
C. Office Equipments	41,045.5	41,045.5	-	40,167.6	40,167.6	-
D. Other Machinery & Equipments	1,184,506.5	1,184,304.1	202.4	1,249,269.6	1,248,984.2	285.5
V. Real Estate	1,729,695.0	1,595,302.2	134,392.8	1,748,718.0	1,619,836.1	128,881.9
A. Land	591,682.4	434,392.6	157,289.8	595,504.1	467,465.7	128,038.4
1. Residential	269,899.4	269,153.2	746.2	258,378.1	257,544.4	833.7
(a) House	258,155.3	257,420.1	735.2	254,294.4	253,460.7	833.7
(b) Flat	11,744.1	11,744.1	-	4,083.7	4,083.7	-
2. Non-Residential	321,783.0	119,029.8	202,753.1	337,126.0	209,921.3	127,204.7
(a) Commercial	109,478.6	109,478.6	-	109,668.7	109,668.7	-
(b) Industrial	35,837.8	35,837.8	-	33,018.5	33,018.5	-
c) Agriculture	168,973.0	(330,915.5)	499,888.4	184,612.1	57,407.4	127,204.7
(c) Others	7,493.6	7,493.6	-	9,826.8	9,826.8	-
B. Buildings:	1,138,012.6	1,137,017.7	994.9	1,153,213.9	1,152,370.4	843.5
1. Residential	672,128.8	671,670.9	458.0	692,363.4	691,958.9	404.5
(a) House	599,244.7	598,781.1	463.6	603,545.4	603,141.0	404.5
(b) Flat	72,884.1	72,884.1	-	88,817.9	88,817.9	-
2. Non-Residential	465,883.8	465,349.2	534.5	460,850.6	460,411.5	439.1
(a) Commercial	221,968.1	221,601.6	366.5	230,363.0	230,028.2	334.8
(b) Industrial	181,855.1	181,700.4	154.7	167,105.6	167,010.8	94.9
c) Agriculture	41,360.9	41,347.7	13.2	40,317.0	40,307.6	9.4
(c) Others	20,699.7	20,699.7	-	23,065.0	23,065.0	-
VI. Fixed Deposits and Insurance Policies	454,817.3	454,817.3	-	496,599.3	496,599.3	-
A. Bank Deposits	454,373.0	454,373.0	-	495,698.5	495,698.5	-
1. Security Deposits	72,975.2	72,975.2	-	58,215.5	58,215.5	-
2. Term Deposits (TDRs)	348,933.2	348,933.2	-	393,157.3	393,157.3	-
3. Other Deposits	32,464.6	32,464.6	-	44,325.8	44,325.8	-
B. Insurance Policies	444.4	444.4	-	900.8	900.8	-
VII. Others	3,788,821.3	3,784,424.0	4,397.3	4,118,768.9	4,118,153.7	615.2
A. Other Secured Advances	1,601,609.2	1,601,100.7	508.5	1,684,922.5	1,684,312.4	610.2
1. Receivables	549,693.5	549,552.1	141.4	166,245.5	166,095.5	149.9
2. Employees Benefits	1,093.4	896.4	197.0	1,371.9	1,110.2	261.7
3. Others	1,050,822.3	1,050,611.4	210.9	1,517,305.2	1,517,106.6	198.6
B. Advances Secured by Guarantee(s)	2,187,212.1	2,183,332.8	3,879.3	2,433,846.4	2,433,841.4	5.0
1. Institutional Guarantee(s)	1,963,110.2	1,963,110.2	-	2,199,194.6	2,199,194.6	-
2. Individual Guarantee(s)	224,101.9	219,820.5	4,281.4	234,651.8	234,646.7	5.0
VIII. Unsecured Advances	228,802.4	225,326.3	3,476.1	243,710.1	235,969.0	7,741.1
1. Credit Cards	112,421.1	112,421.1	-	122,224.1	122,224.1	-
2. Personal Loan	104,806.4	104,806.4	-	105,364.2	105,364.2	-
3. Others	11,574.9	4,141.3	7,433.6	16,121.8	8,380.6	7,741.1
TOTAL	11,595,353.0	11,452,337.5	143,015.5	12,069,610.7	11,931,438.5	138,172.2

Source: Statistics and Data Services Department, SBP

Note: This Data is being published on quarterly basis w.e.f. March 2023.

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 30th June, 2024

Million Rupees

Security	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	226,627	86,099	11,615	5,295	8,450	6,304	30	888	246,722	98,586
II. Securities, Shares and Other Financial Instruments:	357	8,336	13	80	3	32	408	93,009	781	101,457
A. Quoted on the Stock Exchange:	223	6,872	7	58	1	21	237	54,726	468	61,678
1. To Stock Brokers and Dealers:	146	3,785	1	1	-	-	155	27,817	302	31,603
(a) Government and Other Trustee Securities	124	111	1	1	-	-	19	2,385	144	2,497
(b) Shares and Debentures	21	3,674	-	-	-	-	134	23,659	155	27,332
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	-	-	-	-	-	2	1,773	3	1,773
2. To Others:	77	3,088	6	57	1	21	82	26,909	166	30,075
(a) Government and Other Trustee Securities	4	3	-	-	-	-	7	234	11	237
(b) Shares and Debentures	57	3,070	6	57	1	21	61	17,117	125	20,265
(c) Participation Term Certificates	2	8	-	-	-	-	-	-	2	8
(d) Others	14	7	-	-	-	-	14	9,558	28	9,566
B. Unquoted on the Stock Exchange:	134	1,464	6	21	2	11	171	38,282	313	39,778
1. To Stock Brokers and Dealers:	82	386	1	17	-	-	126	11,146	209	11,549
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-	-	-
(b) Shares and Debentures	80	384	1	17	-	-	123	11,143	204	11,545
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	2	2	-	-	-	-	3	3	5	4
2. To Others:	52	1,078	5	4	2	11	45	27,136	104	28,230
(a) Government and Other Trustee Securities	34	979	5	4	1	8	7	6,192	47	7,183
(b) Shares and Debentures	3	90	-	-	1	3	7	821	11	914
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	15	9	-	-	-	-	31	20,124	46	20,133
III. Merchandise	29,780	248,113	814	4,652	70	1,157	39,212	2,935,901	69,876	3,189,823
A. Food Items:	10,162	39,194	493	746	10	34	9,277	1,058,216	19,942	1,098,190
1. Wheat	7,028	9,975	398	328	1	-	1,395	438,024	8,822	448,327
2. Rice and Paddy	853	19,502	16	62	-	-	2,128	82,296	2,997	101,861
3. Other Grains & Pulses:	461	773	27	26	-	-	438	21,736	926	22,535
(a) Indigenous	455	739	22	19	-	-	415	19,645	892	20,403
(b) Imported	6	34	5	7	-	-	23	2,091	34	2,132
4. Edible Oils:	176	815	3	4	1	0	1,301	78,919	1,481	79,738
(a) Indigenous	164	765	3	4	1	0	1,244	74,241	1,412	75,009
(b) Imported	12	50	-	-	-	-	57	4,678	69	4,729
5. Sugar:	202	3,078	1	0	1	-	1,605	353,344	1,809	356,423
(a) Indigenous	202	3,078	1	0	1	-	1,600	353,000	1,804	356,079
(b) Imported	-	-	-	-	-	-	5	344	5	344
6. Kariana And Spices	74	93	1	0	-	-	76	1,034	151	1,127
7. Fish And Fish Preparations	3	6	-	-	-	-	13	348	16	354
8. Other Food Items:	1,365	4,952	47	327	7	34	2,321	82,515	3,740	87,827
(a) Indigenous	1,365	4,952	47	327	7	34	2,274	81,680	3,693	86,992
(b) Imported	-	-	-	-	-	-	47	835	47	835
B. Raw Materials:	13,795	110,768	64	2,675	19	142	8,689	656,300	22,567	769,885
1. Cotton Raw:	11,963	16,954	23	27	-	-	2,148	128,404	14,134	145,384
(a) Indigenous	353	12,244	21	26	-	-	2,041	114,177	2,415	126,447
(b) Imported	11,610	4,710	2	1	-	-	107	14,227	11,719	18,938
2. Synthetic Fibers:	7	87	-	-	-	-	121	12,443	128	12,530
(a) Indigenous	6	82	-	-	-	-	73	11,164	79	11,247
(b) Imported	1	5	-	-	-	-	48	1,279	49	1,284
3. Fertilizers:	697	4,217	2	11	14	116	526	56,584	1,239	60,928
(a) Indigenous	693	4,106	2	11	14	116	522	53,160	1,231	57,393
(b) Imported	4	111	-	-	-	-	4	3,424	8	3,535
4. Petroleum Crude:	63	45,775	6	1,335	2	21	1,346	116,776	1,417	163,907
(a) Indigenous	47	45,218	6	1,335	2	21	1,252	76,242	1,307	122,816
(b) Imported	16	557	-	-	-	-	94	40,534	110	41,091
5. Iron and Steel:	228	10,096	10	1,225	3	6	2,050	130,336	2,291	141,662
(a) Indigenous	152	2,611	9	1,223	2	-	1,607	94,719	1,770	98,553
(b) Imported	76	7,485	1	2	1	6	443	35,616	521	43,109
6. Wool & Goat Hair	1	15	-	-	-	-	1	-	2	15
7. Hides & Skins	12	40	-	-	-	-	110	5,232	122	5,273
8. Oil Seeds	19	314	3	51	-	-	280	10,225	302	10,590
9. Pesticides & Insecticides:	32	175	-	-	-	-	425	5,390	457	5,565
(a) Indigenous	32	175	-	-	-	-	411	4,873	443	5,048
(b) Imported	-	-	-	-	-	-	14	517	14	517
10. Other Raw Materials:	773	33,096	20	25	-	-	1,682	190,910	2,475	224,031
(a) Indigenous	740	32,787	20	25	-	-	1,425	157,017	2,185	189,830
(b) Imported	33	308	-	-	-	-	257	33,893	290	34,201

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 30th June, 2024

Million Rupees

Security	Males		Females		Both Males and		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	5,823	98,151	257	1,231	41	980	21,246	1,221,385	27,367	1,321,748
1. Cotton Textiles:	754	37,678	23	111	1	16	4,164	282,944	4,942	320,750
(a) Indigenous	712	28,636	23	111	1	16	3,995	267,872	4,731	296,636
(b) Imported	42	9,042	-	-	-	-	169	15,072	211	24,114
2. Cotton Yarn:	386	1,024	3	4	-	-	1,802	92,002	2,191	93,031
(a) Indigenous	386	1,024	3	4	-	-	1,784	88,818	2,173	89,846
(b) Imported	-	-	-	-	-	-	18	3,184	18	3,184
3. Other Textiles:	388	15,362	26	211	-	-	3,195	216,101	3,609	231,674
(a) Indigenous	387	15,361	25	211	-	-	3,175	210,548	3,587	226,121
(b) Imported	1	0	1	0	-	-	20	5,552	22	5,553
4. Machinery:	235	1,004	10	5	-	-	934	53,784	1,179	54,793
(a) Indigenous	215	291	9	4	-	-	455	33,723	679	34,017
(b) Imported	20	713	1	1	-	-	479	20,061	500	20,776
5. Handloom Products	-	-	-	-	-	-	1	52	1	52
6. Carpets & Rugs	5	5	-	-	-	-	18	490	23	495
7. Readymade Garments	186	17,828	5	18	-	-	1,031	54,084	1,222	71,930
8. Cement and Cement Products:	22	81	1	2	-	-	595	110,275	618	110,358
(a) Indigenous	21	78	1	2	-	-	584	109,213	606	109,293
(b) Imported	1	3	-	-	-	-	11	1,062	12	1,065
9. Sports Goods	15	76	-	-	-	-	63	1,174	78	1,250
10. Surgical Instruments	60	1,714	1	21	1	3	115	4,346	177	6,085
11. Chemicals & Dyes	129	1,814	15	59	-	-	1,445	59,755	1,589	61,628
12. Other Finished Goods:	3,643	21,565	173	800	39	960	7,883	346,378	11,738	369,704
(a) Indigenous	3,581	20,939	170	765	39	960	7,556	333,008	11,346	355,673
(b) Imported	62	626	3	35	-	-	327	13,370	392	14,031
IV. Fixed Assets Including Machinery	307,274	345,462	39,376	44,685	232	556	35,446	1,681,246	382,328	2,071,948
A. Transport Equipments	300,323	327,464	38,354	43,782	221	534	26,567	397,529	365,465	769,309
B. Furniture & Fixtures	206	195	14	4	1	0	207	13,002	428	13,202
C. Office Equipments	34	118	-	-	-	-	323	40,050	357	40,168
D. Other Machinery & Equipments	6,711	17,685	1,008	898	10	21	8,349	1,230,665	16,078	1,249,270
V. Real Estate	532,657	762,746	34,912	47,778	3,881	28,736	20,546	909,458	591,996	1,748,718
A. Land	423,571	247,700	19,535	10,119	975	3,295	9,996	334,390	454,077	595,504
1. Residential	12,080	69,113	640	1,683	78	1,772	3,857	185,811	16,655	258,378
(a) House	11,556	67,462	560	1,440	58	1,754	3,848	183,638	16,022	254,294
(b) Flat	524	1,650	80	243	20	17	9	2,173	633	4,084
2. Non-Residential	411,491	178,588	18,895	8,436	897	1,523	6,139	148,579	437,422	337,126
(a) Commercial	1,251	8,442	40	189	8	33	4,889	101,004	6,188	109,669
(b) Industrial	159	1,140	28	26	10	10	610	31,842	807	33,018
c) Agriculture	409,734	165,455	18,821	8,164	879	1,480	398	9,514	429,832	184,612
d) Other	347	3,551	6	57	-	-	242	6,219	595	9,827
B. Buildings:	109,086	515,045	15,377	37,660	2,906	25,441	10,550	575,068	137,919	1,153,214
1. Residential	102,909	435,820	15,254	36,442	2,603	19,109	4,448	200,994	125,214	692,363
(a) House	90,822	370,837	14,358	32,064	607	5,435	4,179	195,209	109,966	603,545
(b) Flat	12,087	64,982	896	4,378	1,996	13,674	269	5,784	15,248	88,818
2. Non-Residential	6,177	79,225	123	1,218	303	6,333	6,102	374,074	12,705	460,851
(a) Commercial	3,231	54,826	79	959	214	6,021	2,639	168,557	6,163	230,363
(b) Industrial	572	6,349	15	51	86	275	2,609	160,430	3,282	167,106
c) Agriculture	2,220	14,891	23	33	3	36	587	25,357	2,833	40,317
d) Other	154	3,160	6	175	-	-	267	19,730	427	23,065
VI. Fixed Deposits and Insurance Policies	16,422	40,417	1,238	1,123	32	333	9,606	454,727	27,298	496,599
A. Bank Deposits	16,414	40,397	1,237	1,123	32	333	9,561	453,845	27,244	495,699
1. Security Deposits	1,846	2,253	243	187	7	27	613	55,749	2,709	58,215
2. Term Deposits (TDRs)	10,879	33,527	578	541	6	214	8,467	358,876	19,930	393,157
3. Other Deposits	3,689	4,618	416	396	19	91	481	39,221	4,605	44,326
B. Insurance Policies	8	20	1	0	-	-	45	881	54	901
VII. Others	367,377	283,494	25,988	8,453	133	3,050	34,886	3,823,772	428,384	4,118,769
A. Other Secured Advances	106,933	116,066	3,144	2,439	120	2,714	29,995	1,563,702	140,192	1,684,923
1. Receivables	840	4,762	90	245	-	-	648	161,239	1,578	166,245
2. Employees Benefits	5,739	1,198	940	173	-	-	1	1	6,680	1,372
3. Others	100,354	110,107	2,114	2,021	120	2,714	29,346	1,402,462	131,934	1,517,305
B. Advances Secured by Guarantee(s)	260,444	167,427	22,844	6,013	13	336	4,891	2,260,070	288,192	2,433,846
1. Institutional Guarantee(s)	2,076	12,216	13	12	-	-	2,300	2,186,967	4,389	2,199,195
2. Individual Guarantee(s)	258,368	155,211	22,831	6,002	13	336	2,591	73,103	283,803	234,652
VIII. Unsecured Advances	2,022,173	219,293	271,836	18,073	645	143	6,507	6,202	2,301,161	243,710
1. Credit Cards	1,504,718	111,041	219,212	10,931	-	-	246	252	1,724,176	122,224
2. Personal Loan	472,473	98,599	49,985	6,765	-	-	-	-	522,458	105,364
3. Others	44,982	9,653	2,639	377	645	143	6,261	5,950	54,527	16,122
IX. Bills	-	-	-	-	-	-	-	-	-	-
1. Inland Bills	-	-	-	-	-	-	-	-	-	-
2. Import Bills	-	-	-	-	-	-	-	-	-	-
3. Foreign Bills	-	-	-	-	-	-	-	-	-	-
Total	3,502,667	1,993,959	385,792	130,139	13,446	40,310	146,641	9,905,203	4,048,546	12,069,611

This Data is being published on quarterly basis w.e.f. December, 2023.

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

End period: Million Rupees

RATES OF MARGIN (%)	2023						2024			
	Jun		Sep		Dec		Mar		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	3,328,577	4,752,843.1	3,294,410	4,552,309.6	2,934,463	5,180,397.2	2,936,576	5,044,755.8	2,997,119	5,343,386.6
5	56,825	173,680.0	58,335	189,820.1	55,767	153,720.5	57,918	155,009.0	55,289	173,993.9
10	124,632	973,892.3	105,610	917,131.5	104,288	715,385.6	102,620	755,036.5	99,495	682,200.1
15	46,856	845,390.7	45,306	796,301.7	40,077	431,951.8	40,674	462,070.9	41,377	541,896.1
20	478,657	1,136,291.0	453,539	1,096,572.9	441,444	1,212,984.7	438,221	1,197,925.6	417,271	1,268,853.7
25	129,761	2,404,650.8	122,531	2,279,456.7	124,891	2,723,650.6	127,456	2,434,601.4	125,611	2,489,682.1
30	62,126	365,318.3	57,518	468,469.3	61,518	404,736.1	62,154	426,735.2	61,808	385,332.1
33.33	723	7,913.6	597	10,143.1	518	14,393.7	509	10,235.6	786	16,091.8
35	17,360	218,235.2	13,357	188,729.1	15,746	198,375.3	15,906	198,726.7	18,105	187,398.8
40	40,003	195,781.1	38,042	189,337.3	39,633	207,706.6	39,452	210,750.8	40,603	178,359.6
45	8,728	107,239.1	7,702	111,423.7	8,457	87,187.9	8,077	84,902.2	8,866	98,467.5
50	124,048	339,592.8	134,209	380,070.4	141,693	387,671.3	141,998	354,087.3	144,838	410,735.1
55	5,431	44,970.0	4,961	36,161.2	5,051	41,116.5	4,704	38,204.2	6,590	52,736.7
60	5,541	74,126.7	5,307	61,587.1	5,342	59,414.0	5,241	59,380.9	6,886	63,656.0
65	4,275	35,697.9	4,007	39,280.8	4,117	40,299.2	4,145	47,385.1	5,757	63,131.1
70	3,691	26,808.2	3,137	25,592.6	3,422	21,792.9	3,392	20,834.6	3,403	17,437.9
75	3,617	21,543.4	3,215	21,692.7	3,116	18,907.1	3,193	23,242.8	3,250	19,124.0
80	3,042	19,101.1	3,095	22,100.9	3,130	22,445.2	2,941	23,979.9	2,874	23,759.7
85	2,779	15,429.4	2,666	15,204.0	2,573	15,164.9	2,345	11,771.4	1,941	14,183.4
90	2,858	13,517.8	3,198	12,788.3	3,130	17,450.5	2,581	14,818.0	2,443	16,682.3
95	2,514	10,456.8	2,920	10,156.2	3,055	14,356.8	2,810	10,951.5	2,862	11,043.5
99.99	1,504	25,437.6	1,613	17,878.0	1,564	8,361.0	1,437	9,947.7	1,372	11,458.9
TOTAL	4,453,548	11,807,917.1	4,365,275	11,442,206.9	4,002,995	11,977,469.4	4,004,350	11,595,353.0	4,048,546	12,069,610.7

Source: Statistics and Data Services Department, SBP

Note: This Data is being published on quarterly basis w.e.f. March 2023.

3.12.1 Advances Classified by Rate of Margin and Gender

All Banks

As on 30th June, 2024

Million Rupees

Rate of Margin	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	2,620,394	728,439	317,266	56,489	9,261	7,714	50,198	4,550,745	2,997,119	5,343,387
05.00	46,178	59,897	745	1,799	7	405	8,359	111,893	55,289	173,994
10.00	81,321	131,795	6,458	8,707	419	2,168	11,297	539,529	99,495	682,200
15.00	17,485	58,635	17,867	19,578	81	308	5,944	463,375	41,377	541,896
20.00	373,285	243,740	27,697	16,409	526	3,933	15,763	1,004,771	417,271	1,268,854
25.00	88,163	354,162	5,467	9,768	1,026	10,457	30,955	2,115,295	125,611	2,489,682
30.00	51,214	84,233	3,356	5,778	168	1,232	7,070	294,089	61,808	385,332
33.33	552	3,968	50	143	-	-	184	11,981	786	16,092
35.00	13,067	34,186	642	1,419	801	3,166	3,595	148,628	18,105	187,399
40.00	35,117	39,305	812	1,817	202	6,402	4,472	130,835	40,603	178,360
45.00	6,883	26,515	516	1,256	408	2,544	1,059	68,152	8,866	98,467
50.00	140,027	176,670	1,884	2,856	351	1,182	2,576	230,027	144,838	410,735
55.00	5,570	9,730	537	797	40	140	443	42,071	6,590	52,737
60.00	5,647	11,870	583	993	28	153	628	50,640	6,886	63,656
65.00	4,769	10,016	535	949	19	96	434	52,071	5,757	63,131
70.00	2,733	5,504	274	417	34	240	362	11,277	3,403	17,438
75.00	2,389	3,864	258	347	25	96	578	14,818	3,250	19,124
80.00	1,843	4,375	191	153	8	14	832	19,217	2,874	23,760
85.00	1,415	2,416	139	133	5	16	382	11,618	1,941	14,183
90.00	1,679	2,495	147	109	8	15	609	14,064	2,443	16,682
95.00	2,227	1,835	294	217	10	25	331	8,966	2,862	11,043
99.99	709	309	74	6	19	3	570	11,140	1,372	11,459
Total	3,502,667	1,993,959	385,792	130,139	13,446	40,310	146,641	9,905,203	4,048,546	12,069,611

Source: Statistics and Data Services Department, SBP

This Data is being published on quarterly basis w.e.f. December, 2023.

3.12.2 Advances Classified by Tenure/Maturity and Gender

All Banks

As on 30th June, 2024

Million Rupees

Loan Tenure	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,126,700	618,375	253,213	20,705	8,962	19,260	74,178	5,721,346	2,463,053	6,379,687
1.1. Overnight	338,224	48,844	43,058	2,702	36	53	2,741	575,820	384,059	627,419
1.2. 2 days to 7 days	1,179	811	25	17	-	-	230	38,142	1,434	38,970
1.3. For 8 days & above but < 1 month	36,674	19,463	14,522	569	41	380	2,128	191,132	53,365	211,544
1.4. For 1 month & above but < 3 month	412,084	64,725	39,633	4,869	5	25	5,041	457,353	456,763	526,971
1.5. For 3 months & over but < 6 months	33,369	33,999	419	1,979	4	17	16,088	1,331,217	49,880	1,367,213
1.6. For 6 months & over but < one year	1,305,170	450,533	155,556	10,570	8,876	18,785	47,950	3,127,683	1,517,552	3,607,570
2. Medium Term	281,422	230,734	23,929	9,021	44	81	5,564	764,919	310,959	1,004,756
2.1. For one year & over but < 2 years	125,759	158,935	17,282	5,118	17	30	2,722	324,172	145,780	488,255
2.2. For 2 years & over but < 3 years	155,663	71,800	6,647	3,903	27	51	2,842	440,747	165,179	516,501
3. Long Term	1,094,545	1,144,849	108,650	100,412	4,440	20,969	66,899	3,418,937	1,274,534	4,685,168
3.1. For 3 years & over but < 4 years	189,331	205,270	38,967	34,610	77	398	26,107	687,798	254,482	928,077
3.2. For 4 years & over but < 5 years	326,649	198,855	33,346	15,714	204	376	11,957	491,312	372,156	706,258
3.3. For 5 years & over but < 7 years	425,666	338,598	22,473	15,479	1,031	1,137	17,002	826,006	466,172	1,181,220
3.4. For 7 years & over but < 10 years	66,880	81,937	7,754	8,818	695	2,878	5,918	779,391	81,247	873,024
3.5. For 10 years & over but < 15 years	16,371	71,552	1,798	7,259	571	3,921	5,355	587,636	24,095	670,368
3.6. For 15 years & over but < 20 years	19,030	95,950	2,002	8,584	677	4,090	454	30,404	22,163	139,029
3.7. For 20 years & over but < 25 years	46,980	142,077	2,012	8,780	1,161	7,780	54	11,563	50,207	170,199
3.8. For 25 years & over but < 30 years	3,411	9,994	284	1,157	22	389	23	2,698	3,740	14,238
3.9. For 30 years and over	227	615	14	12	2	-	29	2,129	272	2,756
Total	3,502,667	1,993,959	385,792	130,139	13,446	40,310	146,641	9,905,203	4,048,546	12,069,611

Source: Statistics and Data Services Department, SBP

This Data is being published on quarterly basis w.e.f. December, 2023.

3.12.3 Advances Classified by Nature and Gender

All Banks

As on 30th June, 2024

Million Rupees

Nature	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	3,066,458	1,602,499	345,170	105,086	10,185	18,927	102,525	6,846,067	3,524,338	8,572,579
2. ISLAMIC	436,209	391,459	40,622	25,053	3,261	21,383	44,116	3,059,136	524,208	3,497,031
A. Ijara Finance	57,661	62,303	2,859	2,035	8	10	11,165	41,151	71,693	105,499
B. Diminishing Musharaka	54,593	80,730	4,789	5,876	765	1,466	9,393	827,587	69,540	915,661
C. Istisna	434	9,352	13	220	-	-	4,889	360,854	5,336	370,426
D. Mudaraba	80	1,587	-	-	-	-	1	42	81	1,629
E. Murabaha	7,146	14,458	329	430	8	17	6,265	122,392	13,748	137,298
F. Musawamah finance	20,714	8,898	3,083	2,132	-	-	2,015	63,964	25,812	74,994
G. Musharaka Finance	13,370	16,450	1,645	1,404	6	54	1,213	263,646	16,234	281,555
H. Salam Finance	63	1,152	-	-	-	-	1,520	76,047	1,583	77,199
I. Commodity Murabahah / Tawwaruq	236,637	21,488	22,726	1,588	-	-	1	1	259,364	23,076
J. Advance against financing	1,020	1,077	78	32	-	-	25	8,459	1,123	9,568
K. Other Islamic Modes of Financing	44,491	173,963	5,100	11,335	2,474	19,836	7,629	1,294,994	59,694	1,500,128
Total	3,502,667	1,993,959	385,792	130,139	13,446	40,310	146,641	9,905,203	4,048,546	12,069,611

Source: Statistics and Data Services Department, SBP

This Data is being published on quarterly basis w.e.f. December, 2023.

3.12.4 Advances Classified by Category of Financing and Gender

All Banks
As on 30th June, 2024

Category of Financing	Million Rupees									
	Male		Female		Both Male and Female		Other		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	742	36,809	46	691	1	6	8,154	823,440	8,943	866,945
1.1. Export finance schemes	526	24,395	20	340	1	6	4,438	587,947	4,965	612,688
1.2. Others	216	12,413	26	351	-	-	3,716	235,494	3,958	248,258
2. Import financing	542	12,963	80	494	2	27	8,646	634,112	9,270	647,596
3. Government self employment schemes	47,597	44,314	2,795	2,934	4	17	1,203	11,388	51,599	58,652
4. Working capital/short term	2,226,125	795,488	212,610	22,888	7,383	13,950	58,052	4,424,347	2,504,170	5,256,873
4.1. Small Loans	774,386	175,791	83,623	7,490	7,031	11,690	9,647	164,359	874,687	359,330
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-	-	-	-	-	-	-	-	-
4.3. Refl. Sch. for Revival of SMEs & Agri. Activities in Flood Affected Areas, Refl. Sch. for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Convent.)	28	80	-	-	-	-	509	16,774	537	16,854
4.4. Others	1,451,631	618,379	128,967	15,397	351	2,244	47,571	2,887,239	1,628,540	3,523,259
4.5. Commodity Operations Financing	80	1,238	-	-	1	16	325	1,356,175	406	1,357,430
5. Fixed investment/long term	1,227,661	1,104,385	170,261	103,132	6,056	26,311	70,586	4,011,716	1,474,564	5,245,544
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	11,257	9,927	193	560	1	-	10,897	559,961	22,348	570,448
5.2. Financing Power Plants Using Renewable Energy	585	1,391	35	56	4	9	2,053	91,590	2,677	93,045
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID - 19 (RFCC and IRFCC)	5	113	-	-	-	-	60	1,686	65	1,799
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	776	1,876	691	448	1	9	176	2,771	1,644	5,105
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	40	460	-	-	1	32	121	3,701	162	4,193
5.6. Small Loans	322,901	146,533	59,731	23,895	648	1,311	10,294	90,727	393,574	262,467
5.7. Others	786,539	483,919	94,181	40,779	2,635	1,808	43,502	2,985,785	926,857	3,512,291
5.8. Financing for Construction Purposes	98,440	431,944	15,221	36,490	2,765	23,136	1,506	189,005	117,932	681,375
5.9. SME Assan Finance (SAAF) Scheme	7,078	28,172	208	901	-	-	1,592	8,623	8,878	37,696
5.10 Machinery	40	50	1	4	1	5	385	77,067	427	77,127
Total	3,502,667	1,993,959	385,792	139,139	13,446	40,310	146,641	9,505,203	4,048,546	12,069,611

Source: Statistics and Data Services Department, SSB

This Data is being published on quarterly basis w.e.f. December, 2023.

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24 ^a
A. Agriculture, forestry, and fishing	344,331.8	400,878.1	395,702.9	395,439.2	397,262.1	409,410.0
Trade finance	5,019.6	4,060.7	4,171.1	3,795.1	2,717.1	2,505.2
Working capital	233,937.5	217,193.8	211,283.2	211,224.7	212,605.0	210,323.4
Fixed investment	93,559.3	159,360.8	158,383.6	157,936.4	159,559.7	174,562.4
Construction Financing	1,053.8	884.2	863.2	848.0	829.9	805.7
Other	10,761.6	19,378.7	21,001.7	21,635.0	21,550.5	21,213.4
B. Mining and quarrying	78,460.9	89,229.2	79,164.0	79,116.1	80,636.7	83,166.2
Trade finance	1,765.0	2,058.9	1,986.0	3,311.8	1,648.0	11,744.9
Working capital	27,653.3	39,245.0	29,347.0	27,990.0	29,045.6	21,468.7
Fixed investment	47,659.7	46,587.6	46,501.7	46,468.0	48,614.1	47,757.2
Construction Financing	-	-	-	-	-	-
Other	1,382.9	1,337.7	1,329.2	1,346.3	1,329.0	2,195.4
C. Manufacturing	4,540,826.4	4,838,826.3	4,682,020.9	4,634,941.6	4,714,871.6	5,325,833.5
Trade finance	1,062,545.0	1,153,978.2	1,146,669.4	1,152,167.4	1,181,875.0	1,263,206.0
Working capital	1,812,324.1	2,091,473.2	1,948,947.8	1,898,199.5	1,934,206.9	2,434,553.2
Fixed investment	1,522,741.7	1,486,448.2	1,483,574.0	1,481,553.9	1,487,588.1	1,517,410.1
Construction Financing	22,793.9	17,528.5	16,790.8	16,723.1	17,074.1	17,326.9
Other	120,421.7	89,398.2	86,038.8	86,297.7	94,127.5	93,337.4
D. Electricity, gas, steam and air conditioning supply	571,641.9	514,268.8	463,712.5	453,631.3	493,113.9	490,352.3
Trade finance	7,216.6	6,906.5	6,888.7	7,053.1	2,569.5	2,903.6
Working capital	211,240.9	188,133.5	146,863.2	138,350.9	183,460.6	167,779.7
Fixed investment	351,106.0	318,329.4	309,106.2	307,353.1	306,334.6	319,019.9
Construction Financing	929.1	761.3	761.3	761.3	511.5	511.5
Other	1,149.4	138.1	93.1	112.9	237.7	137.5
E. Water supply; sewerage, waste management and remediation activities	14,546.7	23,968.5	23,383.8	23,124.5	21,389.1	26,235.5
Trade finance	1,617.5	2,151.2	2,125.2	1,843.4	1,753.4	2,059.2
Working capital	5,793.5	5,932.7	5,469.9	6,373.7	4,582.9	6,879.4
Fixed investment	7,066.4	15,813.1	15,770.7	14,889.6	14,897.3	17,026.0
Construction Financing	38.9	-	-	-	-	-
Other	30.5	71.5	18.1	17.9	155.4	270.9
F. Construction	190,232.7	192,851.7	189,422.7	192,118.8	205,490.3	201,253.6
Trade finance	252.3	1,997.6	1,861.6	1,704.0	1,232.6	1,060.5
Working capital	27,695.0	33,901.0	33,323.1	36,670.7	45,344.1	40,557.1
Fixed investment	25,140.8	23,745.6	23,522.1	25,285.0	30,697.6	30,214.3
Construction Financing	136,966.8	132,737.9	130,296.5	128,133.9	127,834.6	129,114.3
Other	177.8	469.6	419.4	325.2	381.4	307.3
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	451,839.0	539,923.5	497,015.9	503,826.3	516,177.2	560,349.6
Trade finance	49,460.9	66,369.6	61,903.8	65,747.7	68,967.8	77,271.1
Working capital	272,559.9	317,581.9	282,172.0	285,301.5	288,859.6	317,955.7
Fixed investment	78,451.6	100,861.9	98,721.6	96,302.6	104,806.7	111,577.2
Construction Financing	18,249.0	16,834.9	16,749.1	16,565.3	16,522.9	16,432.9
Other	33,117.5	38,275.1	37,469.5	39,909.1	37,020.2	37,112.7
H. Transportation and storage	118,756.7	123,532.9	102,431.1	100,581.8	99,230.6	100,179.8
Trade finance	2,457.0	2,598.9	3,038.8	3,181.1	2,806.4	3,609.6
Working capital	44,539.6	46,028.0	25,518.1	23,477.9	24,166.8	21,939.8
Fixed investment	64,724.7	65,232.1	64,268.3	64,568.5	64,190.5	65,265.8
Construction Financing	914.1	631.2	601.6	463.3	455.1	449.9
Other	6,121.2	9,042.8	9,004.4	8,891.0	7,611.8	8,914.7
I. Accommodation and food service activities	37,046.0	38,347.6	38,216.7	37,723.1	39,656.4	78,223.5
Trade finance	1,006.1	1,034.6	1,031.9	1,048.8	1,187.5	1,120.6
Working capital	10,598.1	11,108.3	10,811.5	10,367.7	12,386.3	10,698.8
Fixed investment	13,767.4	17,597.0	17,958.1	17,896.0	17,726.1	57,774.4
Construction Financing	10,184.1	7,499.0	7,319.0	7,297.3	7,249.2	7,523.7
Other	1,490.2	1,108.7	1,096.3	1,113.3	1,107.3	1,105.9

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24*
J. Information and communication	340,357.4	406,896.9	421,134.8	418,853.3	426,817.6	428,102.0
Trade finance	6,065.1	3,110.4	2,900.8	3,337.8	2,666.7	2,402.3
Working capital	41,109.0	42,465.6	36,335.9	34,110.1	41,532.4	46,734.1
Fixed investment	275,887.3	339,322.3	359,876.0	359,399.0	360,700.8	357,042.6
Construction Financing	1,295.9	947.5	920.6	918.9	917.2	855.7
Other	16,000.2	21,051.2	21,101.4	21,087.5	21,000.4	21,067.2
K. Real estate activities	36,253.7	37,772.8	37,354.2	36,225.0	34,434.4	33,317.3
Trade finance	-	-	-	79.4	32.4	33.8
Working capital	3,558.6	4,619.6	4,689.4	4,431.1	3,159.1	2,872.1
Fixed investment	6,758.2	10,272.6	10,238.3	9,803.5	9,901.2	9,911.6
Construction Financing	25,902.1	22,852.6	22,399.3	21,867.3	21,299.3	20,458.5
Other	34.9	27.9	27.2	43.7	42.5	41.2
L. Professional, scientific and technical activities	59,061.3	59,263.6	58,199.5	58,094.6	62,230.9	60,881.5
Trade finance	9,740.5	5,636.9	6,661.1	5,894.1	5,253.6	5,205.4
Working capital	33,380.7	33,595.9	31,941.2	32,080.4	35,570.8	39,303.9
Fixed investment	14,810.0	18,161.0	17,916.4	18,346.4	19,491.1	14,535.3
Construction Financing	819.8	801.8	801.8	801.8	784.3	784.3
Other	310.2	1,068.1	879.0	972.0	1,131.0	1,052.7
M. Administrative and support service activities	51,840.1	51,535.6	47,790.9	49,611.1	51,167.8	53,324.0
Trade finance	2,326.6	3,092.6	2,191.4	2,303.2	2,490.1	5,710.6
Working capital	28,112.1	22,102.4	22,011.8	21,509.9	22,076.8	23,015.7
Fixed investment	14,810.9	22,152.9	21,669.3	21,934.6	22,490.3	22,767.7
Construction Financing	-	-	-	-	-	-
Other	6,590.4	4,187.6	1,918.4	3,863.4	4,110.6	1,830.0
N. Education	33,435.0	29,144.7	28,682.7	28,018.0	27,973.8	182,145.8
Trade finance	572.9	325.8	318.9	305.9	8.0	8.0
Working capital	10,450.9	8,703.9	8,720.5	7,882.3	7,985.1	164,058.4
Fixed investment	11,201.8	12,045.7	11,737.7	11,980.0	12,306.2	10,760.4
Construction Financing	11,008.5	7,713.3	7,555.2	7,504.2	7,336.2	6,997.0
Other	200.9	356.0	350.3	345.7	338.2	322.1
O. Human health and social work activities	16,985.5	18,198.0	16,911.7	16,617.6	16,716.1	16,453.3
Trade finance	9.0	-	-	0.0	0.0	0.0
Working capital	3,987.3	5,770.5	4,982.6	5,034.1	5,420.9	5,253.6
Fixed investment	8,221.6	9,266.6	8,889.4	8,677.5	8,514.6	8,408.9
Construction Financing	4,685.6	3,045.5	2,926.1	2,794.4	2,671.2	2,608.0
Other	82.0	115.5	113.6	111.6	109.4	182.8
P. Arts, entertainment, and recreation	1,889.4	1,723.3	1,480.1	1,548.2	1,562.7	1,581.8
Trade finance	-	100.0	-	-	100.0	100.0
Working capital	1,013.3	1,006.7	866.5	963.8	887.7	965.1
Fixed investment	419.4	331.5	328.8	299.9	297.2	239.2
Construction Financing	448.5	267.9	267.9	267.9	261.5	261.5
Other	8.1	17.2	16.9	16.6	16.3	15.9
Q. Other service activities	71,460.8	51,182.4	50,249.8	48,504.1	48,699.8	50,013.8
Trade finance	2,946.3	1,733.2	1,349.7	1,325.0	1,679.6	2,151.8
Working capital	29,294.4	20,792.8	20,498.0	19,274.5	19,333.8	19,876.7
Fixed investment	28,726.6	22,484.3	22,310.1	21,895.3	21,656.5	23,063.8
Construction Financing	2,968.9	1,371.7	1,301.7	1,262.7	1,192.7	1,190.9
Other	7,524.6	4,800.4	4,790.3	4,746.7	4,837.2	3,730.7
Total	6,958,965.2	7,417,543.8	7,132,874.1	7,077,974.7	7,237,431.1	8,100,823.4

Source: Statistics and Data Services Department, SBP

Notes:

1. Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.

2. 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.

3. 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 and Data Services Department's Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.

4. Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.

5. 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

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24 ^p
A. Agriculture, forestry, and fishing	27,080.4	49,720.2	50,007.3	53,581.3	50,465.9	52,383.4
Trade finance	-	30.2	34.5	81.5	84.8	41.3
Working capital	17,969.3	19,308.7	19,261.9	21,623.8	19,897.1	20,864.9
Fixed investment	5,811.4	18,682.3	18,783.2	19,318.7	18,916.8	19,348.8
Construction Financing	4.9	9.8	9.8	834.0	9.8	3.6
Other	3,294.8	11,689.2	11,917.9	11,723.3	11,557.4	12,124.8
B. Mining and quarrying	1,081.8	1,291.5	1,320.8	1,152.2	1,113.9	1,268.7
Trade finance	57.2	70.1	76.0	61.5	27.0	5.9
Working capital	618.1	685.5	631.0	558.2	526.8	615.9
Fixed investment	406.4	535.8	606.3	525.1	552.9	639.7
Construction Financing	-	-	-	-	-	-
Other	-	-	7.5	7.4	7.3	7.2
C. Manufacturing	205,450.3	203,147.9	206,935.1	196,137.7	201,187.2	222,190.6
Trade finance	25,080.8	21,504.3	23,574.5	19,863.0	20,180.4	22,113.4
Working capital	146,722.6	138,727.3	134,644.0	129,996.6	135,388.0	150,092.3
Fixed investment	30,238.4	36,905.9	42,839.5	40,472.2	39,924.6	43,954.8
Construction Financing	314.2	186.5	185.2	84.8	75.4	1,017.5
Other	3,094.3	5,823.9	5,691.9	5,721.0	5,618.8	5,012.7
D. Electricity, gas, steam and air conditioning supply	2,770.6	3,159.2	3,150.0	1,611.9	1,736.2	2,569.5
Trade finance	20.0	229.7	208.9	4.7	4.7	20.0
Working capital	2,325.3	2,491.3	2,483.2	1,273.5	1,372.3	2,189.0
Fixed investment	422.0	425.2	444.8	320.7	346.5	348.0
Construction Financing	-	-	-	-	-	-
Other	3.3	13.1	13.1	12.9	12.7	12.5
E. Water supply; sewerage, waste management and remediation activities	174.0	168.6	177.5	120.3	762.6	336.9
Trade finance	-	-	-	-	-	-
Working capital	48.2	25.4	31.3	27.3	620.7	190.3
Fixed investment	95.3	125.1	128.2	75.2	124.0	116.7
Construction Financing	-	-	-	-	-	-
Other	30.5	18.1	18.1	17.9	17.9	29.9
F. Construction	14,576.5	15,446.9	15,985.7	16,096.1	16,386.8	17,434.6
Trade finance	2.3	87.9	88.9	2.3	152.3	37.3
Working capital	5,676.6	4,757.8	4,548.3	4,891.5	4,960.2	5,208.1
Fixed investment	2,098.3	4,765.0	4,889.1	4,963.8	5,020.3	4,516.7
Construction Financing	6,621.5	5,559.8	6,187.8	5,968.1	5,999.2	7,422.8
Other	177.8	276.3	271.5	270.4	254.8	249.7
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	165,443.7	199,121.9	189,978.5	186,214.6	192,897.1	202,780.9
Trade finance	4,935.3	5,238.4	4,216.3	4,190.8	4,000.9	4,424.0
Working capital	119,169.2	124,250.3	112,271.4	108,111.0	115,134.0	116,761.2
Fixed investment	27,044.5	50,090.3	54,185.3	55,022.2	54,964.9	62,228.8
Construction Financing	155.0	227.6	224.2	169.0	167.0	167.6
Other	14,139.7	19,315.3	19,081.4	18,721.6	18,630.3	19,199.3
H. Transportation and storage	21,198.1	28,488.1	30,798.8	30,121.7	30,021.5	32,555.2
Trade finance	32.7	-	-	-	-	-
Working capital	1,938.1	2,031.5	1,959.6	1,969.9	2,114.1	2,345.8
Fixed investment	15,034.3	19,536.0	21,959.5	21,383.3	21,227.4	22,043.5
Construction Financing	209.3	160.7	157.0	153.3	149.7	153.7
Other	3,983.8	6,760.0	6,722.7	6,615.2	6,530.3	8,012.2
I. Accommodation and food service activities	5,493.1	5,192.5	5,031.0	4,730.1	4,753.5	5,197.6
Trade finance	25.6	27.5	27.5	27.4	27.4	25.8
Working capital	1,739.0	1,599.9	1,530.9	1,271.0	1,321.5	1,311.9
Fixed investment	1,407.5	1,849.2	1,801.6	1,748.2	1,733.5	1,901.5
Construction Financing	954.1	733.5	695.9	691.4	684.6	973.5
Other	1,366.9	982.4	975.0	992.0	986.5	985.1

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24 ^P
J. Information and communication	5,085	4,879	4,967.1	4,534.0	5,326.3	5,300.4
Trade finance	132.386	91.044	63.6	65.2	74.9	64.6
Working capital	2,344	1,749	1,650.6	1,507.5	1,779.4	1,980.2
Fixed investment	2,289	2,788	3,007.6	2,720.6	3,235.7	3,023.3
Construction Financing	205.916	132.461	130.6	128.9	127.2	125.7
Other	113.017	118.523	114.7	111.8	109.0	106.6
K. Real estate activities	2,013	2,420	2,498.0	2,352.3	2,123.0	2,307.1
Trade finance	-	-	-	79.4	32.4	33.8
Working capital	341.207	422.027	425.3	421.8	486.8	416.3
Fixed investment	1,224	1,390	1,424.2	1,356.5	1,287.4	1,469.1
Construction Financing	412.432	579.961	621.3	450.9	274.0	346.7
Other	34.898	27.917	27.2	43.7	42.5	41.2
L. Professional, scientific and technical activities	18,461	18,416	17,827.6	17,473.2	19,746.8	15,835.2
Trade finance	1,760	1,608	1,438.7	1,385.3	1,119.3	986.6
Working capital	10,548	8,232	7,693.2	7,779.5	8,789.9	9,799.2
Fixed investment	6,098	8,106	8,197.4	7,834.1	9,365.7	4,456.4
Construction Financing	5.262	5.262	5.3	5.3	5.3	5.3
Other	50	464.683	493.1	469.0	466.5	587.8
M. Administrative and support service activities	10,109	8,151	8,487.9	8,443.9	8,529.6	9,488.5
Trade finance	412.02	394.32	268.8	257.7	296.3	372.0
Working capital	4,528	4,619	4,601.3	4,361.0	4,614.5	5,339.7
Fixed investment	2,159	2,821	3,305.6	3,540.2	3,375.6	3,453.1
Construction Financing	-	-	-	-	-	-
Other	3,011	317	312.2	284.9	243.2	323.7
N. Education	2,991	3,800	4,172.6	4,070.7	4,272.1	3,718.0
Trade finance	11.126	6.676	5.6	5.6	-	-
Working capital	1164.788	1,362	1,687.0	1,488.9	1,700.4	1,117.6
Fixed investment	1,463	1,803	1,863.8	1,967.2	1,921.6	1,979.1
Construction Financing	150.86	272.284	265.9	263.3	311.9	299.2
Other	200.872	355.993	350.3	345.7	338.2	322.1
O. Human health and social work activities	2,796	2,555	2,469.1	2,343.5	2,431.6	2,683.5
Trade finance	9.0	-	-	0.0	0.0	0.0
Working capital	1,198.8	891	806.4	679.4	744.4	769.2
Fixed investment	1,395.8	1,471	1,474.0	1,479.0	1,498.3	1,721.2
Construction Financing	114.182	81.142	79.2	77.5	83.6	82.2
Other	77.895	111.382	109.5	107.5	105.3	110.8
P. Arts, entertainment, and recreation	258.393	367.231	242.9	258.6	354.7	345.1
Trade finance	0	100	-	-	100.0	100.0
Working capital	145.055	145.137	123.7	143.4	142.6	115.5
Fixed investment	102.303	102.815	100.2	96.5	93.9	111.7
Construction Financing	2.886	2.102	2.1	2.1	1.9	1.9
Other	8.149	17.177	16.9	16.6	16.3	15.9
Q. Other service activities	31,020	23,791	23,185.0	22,563.9	22,542.3	23,369.9
Trade finance	89.533	47.872	47.9	44.4	44.4	51.1
Working capital	9,591	7,727	7,313.0	6,939.2	7,082.2	7,417.4
Fixed investment	19,721	14,723	14,550.8	14,352.3	14,212.1	14,647.6
Construction Financing	53.316	202.901	201.7	162.7	161.5	159.6
Other	1,565	1,090	1,071.6	1,065.3	1,042.1	1,094.2
Total	516,001	570,116	567,235.0	551,806.0	564,651.0	599,765.3

Source: Statistics and Data Services Department, SBP

Notes:

- Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
- 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.
- 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 and Data Services Department's Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.
- Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.
- 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 Disbursement and Utilization of Advances-Province/Region wise

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	(%)	
Jul-Sep-2023	Punjab	5,090.5	40.8	4,785.4	94.0	305.1	6.0	422.9	5,208.2	41.7	102.3
	Sindh	5,893.6	47.2	5,419.9	92.0	473.6	8.0	194.0	5,614.0	45.0	95.3
	KPK	71.2	0.6	67.0	94.0	4.3	6.0	51.2	118.2	1.0	165.9
	Balochistan	9.9	0.1	9.7	97.6	0.2	2.4	106.4	116.1	0.9	1,171.3
	Islamabad	1,409.3	11.3	1,275.8	90.5	133.5	9.5	138.1	1,413.9	11.3	100.3
	Gilgit-Baltistan	4.8	0.0	4.7	98.9	0.1	1.1	2.2	6.9	0.1	144.6
	AJK	9.8	0.1	9.8	99.8	0.0	0.2	2.0	11.8	0.1	120.3
Total		12,489.0	100.0	11,572.3	92.7	916.8	7.3	916.8	12,489.0	100.0	
Oct-Dec-2023	Punjab	4,961.9	41.7	4,762.0	96.0	199.9	4.0	427.9	5,190.0	43.6	104.6
	Sindh	5,516.7	46.4	5,078.0	92.1	438.7	8.0	127.4	5,205.4	43.8	94.4
	KPK	87.3	0.7	84.0	96.2	3.3	3.8	38.4	122.4	1.0	140.2
	Balochistan	9.9	0.1	9.7	97.8	0.2	2.2	84.5	94.1	0.8	953.2
	Islamabad	1,303.7	11.0	1,168.4	89.6	135.3	10.4	98.1	1,266.5	10.6	97.1
	Gilgit-Baltistan	4.1	0.0	4.0	98.7	0.1	1.4	0.1	4.1	0.0	100.1
	AJK	10.3	0.1	10.3	100.0	0.0	-	1.1	11.4	0.1	110.5
Total		11,893.8	100.0	11,116.4	93.5	777.4	6.5	777.4	11,893.8	100.0	
Jan-Mar ⁴ -2024	Punjab	4,890.1	41.7	4,631.1	94.7	259.0	5.3	254.8	4,885.9	41.6	99.9
	Sindh	5,394.7	46.0	5,098.3	94.5	296.4	5.5	194.8	5,293.1	45.1	98.1
	KPK	126.0	1.1	122.8	97.5	3.2	2.5	40.4	163.2	1.4	129.6
	Balochistan	9.8	0.1	9.7	99.1	0.1	0.9	90.4	100.0	0.9	1,025.9
	Islamabad	1,294.3	11.0	1,150.2	88.9	144.1	11.1	119.7	1,269.9	10.8	98.1
	Gilgit-Baltistan	4.4	0.0	4.3	97.8	0.1	2.2	1.9	6.2	0.1	140.9
	AJK	16.7	0.1	16.7	100.0	0.0	0.1	0.9	17.6	0.2	105.2
Total		11,735.9	100.0	11,033.0	94.0	702.9	6.0	702.9	11,735.9	100.0	-

Source: Statistics and Data Services Department, SBP

Notes:

1. Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 31st Mar, 1st Apr - 30th Jun, 1st Apr - 30th Sep & 1st Oct - 31st Dec either in Pak Rupee or in foreign currency against loans. It also includes loans re-priced, renewed or rolled over during the period. In case of running finance, the disbursed amount means total amount availed by the borrower during the period."
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.
- 4: This Data is being published on quarterly basis w.e.f. March 2023.

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

Billion Rupees

Place of disbursement	Place of	Oct-Dec-23		Jan-Mar-24		Apr-Jun-24 ^F	
	Utilization	Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,785.38	94.01	4,762.04	95.97	4,631.09	94.70
	Sindh	179.43	3.52	107.80	2.17	154.04	3.15
	KPK	15.54	0.31	5.60	0.11	6.10	0.12
	Balochistan	0.02	-	0.41	0.01	0.61	0.01
	Islamabad	108.68	2.13	85.25	1.72	97.71	2.00
	Gilgit-Baltistan	0.13	-	0.03	-	0.15	-
	AJK	1.27	0.02	0.78	0.02	0.41	0.01
Punjab Total		5,090.45	100.00	4,961.90	100.00	4,890.10	100.00
Sindh	Punjab	316.76	5.37	330.50	5.99	167.47	3.10
	Sindh	5,419.95	91.96	5,078.04	92.05	5,098.28	94.51
	KPK	20.35	0.35	12.79	0.23	17.32	0.32
	Balochistan	106.37	1.80	83.82	1.52	89.76	1.66
	Islamabad	27.39	0.46	11.27	0.20	19.68	0.36
	Gilgit-Baltistan	2.03	0.03	0.01	-	1.75	0.03
	AJK	0.74	0.01	0.26	-	0.42	0.01
Sindh Total		5,893.59	100.00	5,516.69	100.00	5,394.68	100.00
KPK	Punjab	0.05	0.07	0.10	0.12	0.10	0.08
	Sindh	2.17	3.05	1.66	1.91	0.90	0.71
	KPK	66.98	94.03	83.98	96.22	122.76	97.46
	Balochistan	0.01	0.01	-	-	-	-
	Islamabad	2.02	2.83	1.53	1.75	2.20	1.75
	Gilgit-Baltistan	0.00	-	-	-	-	-
	AJK	-	-	-	-	0.01	0.01
KPK Total		71.23	100.00	87.27	100.00	125.97	100.00
Balochistan	Punjab	0.00	0.02	-	-	0.00	0.04
	Sindh	0.23	2.37	0.22	2.23	0.08	0.82
	KPK	-	-	-	-	-	-
	Balochistan	9.67	97.61	9.66	97.77	9.67	99.14
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	0.00	-	-	-	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		9.91	100.00	9.88	100.00	9.75	100.00
Islamabad	Punjab	106.03	7.52	97.31	7.46	87.28	6.74
	Sindh	12.16	0.86	17.72	1.36	39.81	3.08
	KPK	15.28	1.08	19.99	1.53	17.01	1.31
	Balochistan	0.00	-	0.25	0.02	-	-
	Islamabad	1,275.82	90.53	1,168.36	89.62	1,150.18	88.86
	Gilgit-Baltistan	0.00	-	0.01	-	0.00	-
	AJK	0.00	-	0.04	-	0.03	-
Islamabad Total		1,409.31	100.00	1,303.69	100.00	1,294.31	100.00
Gilgit-Baltistan	Punjab	0.00	0.06	0.00	-	0.00	-
	Sindh	0.00	0.02	-	-	-	-
	KPK	0.01	0.28	0.01	0.14	0.01	0.17
	Balochistan	0.01	0.16	0.01	0.15	0.00	-
	Islamabad	0.03	0.56	0.04	1.05	0.09	2.03
	Gilgit-Baltistan	4.70	98.92	4.03	98.65	4.33	97.80
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		4.75	100.00	4.09	100.00	4.42	100.00
AJK	Punjab	0.02	0.17	-	-	0.00	-
	Sindh	-	-	-	-	-	-
	KPK	0.00	0.01	-	-	0.00	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.00	0.04	0.00	-	0.01	0.05
	Gilgit-Baltistan	0.00	-	-	-	-	-
	AJK	9.77	99.78	10.28	100.00	16.70	99.95
AJK Total		9.79	100.00	10.28	100.00	16.71	100.00
Grand Total		12,489.0		11,893.8		11,735.9	

Source: Statistics and Data Services Department, SBP

Notes:

1. Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 31st Mar, 1st Apr - 30th Jun, 1st Apr - 30th Sep & 1st Oct - 31st Dec either in Pak Rupee or in foreign currency against loans. It also includes loans re-priced, renewed or rolled over during the period. In case of running finance, the disbursed amount means total amount availed by the borrower during the period."
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.
- 4: This Data is being published on quarterly basis w.e.f. March 2023.

3.17 Advances by Place of Utilization and Disbursement- Province/Region-wise

Billion Rupees

Place of Utilization	Place of Disbursement	Oct-Dec-23		Jan-Mar-24		Apr-Jun-24 ^p	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,785.38	91.88	4,762.04	91.75	4,631.09	94.78
	Sindh	316.76	6.08	330.50	6.37	167.47	3.43
	KPK	0.05	-	0.10	-	0.10	-
	Balochistan	0.00	-	-	-	0.00	-
	Islamabad	106.03	2.04	97.31	1.88	87.28	1.79
	Gilgit-Baltistan	0.00	-	0.00	-	0.00	-
	AJK	0.02	-	-	-	0.00	-
Punjab Total		5,208.25	100.00	5,189.96	100.00	4,885.94	100.00
Sindh	Punjab	179.43	3.20	107.80	2.07	154.04	2.91
	Sindh	5,419.95	96.54	5,078.04	97.55	5,098.28	96.32
	KPK	2.17	0.04	1.66	0.03	0.90	0.02
	Balochistan	0.23	-	0.22	-	0.08	-
	Islamabad	12.16	0.22	17.72	0.34	39.81	0.75
	Gilgit-Baltistan	0.00	-	-	-	-	-
	AJK	-	-	-	-	-	-
Sindh Total		5,613.95	100.00	5,205.44	100.00	5,293.10	100.00
KPK	Punjab	15.54	13.15	5.60	4.57	6.10	3.74
	Sindh	20.35	17.22	12.79	10.45	17.32	10.61
	KPK	66.98	56.68	83.98	68.63	122.76	75.23
	Balochistan	-	-	-	-	-	-
	Islamabad	15.28	12.93	19.99	16.34	17.01	10.42
	Gilgit-Baltistan	0.01	0.01	0.01	-	0.01	-
	AJK	0.00	-	-	-	0.00	-
KPK Total		118.17	100.00	122.36	100.00	163.19	100.00
Balochistan	Punjab	0.02	0.02	0.41	0.44	0.61	0.61
	Sindh	106.37	91.63	83.82	89.04	89.76	89.73
	KPK	0.01	0.01	-	-	-	-
	Balochistan	9.67	8.33	9.66	10.26	9.67	9.66
	Islamabad	0.00	-	0.25	0.27	-	-
	Gilgit-Baltistan	0.01	0.01	0.01	0.01	0.00	-
	AJK	-	-	-	-	-	-
Balochistan Total		116.09	100.00	94.14	100.00	100.04	100.00
Islamabad	Punjab	108.68	7.69	85.25	6.73	97.71	7.69
	Sindh	27.39	1.94	11.27	0.89	19.68	1.55
	KPK	2.02	0.14	1.53	0.12	2.20	0.17
	Balochistan	-	-	-	-	-	-
	Islamabad	1,275.82	90.23	1,168.36	92.25	1,150.18	90.58
	Gilgit-Baltistan	0.03	-	0.04	-	0.09	0.01
	AJK	0.00	-	0.00	-	0.01	-
Islamabad Total		1,413.93	100.00	1,266.46	100.00	1,269.87	100.00
Gilgit-Baltistan	Punjab	0.13	1.94	0.03	0.79	0.15	2.47
	Sindh	2.03	29.55	0.01	0.29	1.75	28.08
	KPK	0.00	0.01	-	-	-	-
	Balochistan	0.00	-	-	-	-	-
	Islamabad	0.00	0.06	0.01	0.36	0.00	0.04
	Gilgit-Baltistan	4.70	68.43	4.03	98.56	4.33	69.41
	AJK	0.00	-	-	-	-	-
Gilgit-Baltistan Total		6.87	100.00	4.09	100.00	6.23	100.00
AJK	Punjab	1.27	10.73	0.78	6.86	0.41	2.32
	Sindh	0.74	6.32	0.26	2.26	0.42	2.41
	KPK	-	-	-	-	0.01	0.07
	Balochistan	-	-	-	-	-	-
	Islamabad	0.00	0.03	0.04	0.35	0.03	0.14
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	9.77	82.91	10.28	90.53	16.70	95.05
AJK Total		11.79	100.00	11.36	100.00	17.57	100.00
Grand Total		12,489.04	-	11,893.80	-	11,735.94	-

Source: Statistics and Data Services Department, SBP

- : Value is zero; ... : Amount is less than 5.0 million

Note: This Data is being published on quarterly basis w.e.f. March 2023.

3.18 Advances by Category of Borrowers- Province/Region wise (Outstanding Position)

Billion Rupees

Provinces/ Regions	Borrower	Dec-23			Mar-24			Jun-24 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	-	0.01	0.01	-	-	-	-	3.53	3.53
	Government	7.88	1,456.60	1,464.48	1.92	890.93	892.85	2.06	972.95	975.01
	Non-Financial Public Sector Enterprises	-	1,813.84	1,813.84	-	2,206.23	2,206.23	-	2,397.99	2,397.99
	NBFCs & Financial Auxiliaries	0.01	298.64	298.65	0.00	237.80	237.80	0.00	254.88	254.88
	Private Sector (Business)	312.68	6,949.79	7,262.48	297.95	6,821.69	7,119.64	311.91	6,973.22	7,285.13
	Trust Funds & Non Profit Organizations	0.06	16.07	16.12	0.06	15.50	15.56	0.46	14.60	15.07
	Personal/Individuals	79.09	1,041.28	1,120.36	80.88	1,041.10	1,121.98	79.62	1,055.96	1,135.57
	Others	0.70	0.66	1.36	0.71	0.59	1.30	0.69	1.75	2.44
	Total	400.41	11,576.89	11,977.30	381.52	11,213.83	11,595.35	394.74	11,674.87	12,069.61
Punjab	Foreign Constituents	-	0.01	0.01	-	-	-	-	-	-
	Government	-	652.71	652.71	-	353.58	353.58	-	313.29	313.29
	Non-Financial Public Sector Enterprises	-	581.04	581.04	-	854.34	854.34	-	1,001.71	1,001.71
	NBFCs & Financial Auxiliaries	-	41.04	41.04	-	40.00	40.00	-	42.72	42.72
	Private Sector (Business)	202.85	3,002.21	3,205.07	197.29	3,017.58	3,214.86	211.22	3,035.30	3,246.52
	Trust Funds & Non Profit Organizations	0.06	6.15	6.21	0.06	6.82	6.88	0.46	6.46	6.92
	Personal/Individuals	32.97	339.78	372.75	34.52	340.12	374.65	34.57	335.83	370.39
	Others	0.54	0.00	0.54	0.54	0.00	0.54	0.52	0.12	0.64
	Total	236.42	4,622.94	4,859.36	232.41	4,612.44	4,844.85	246.77	4,735.43	4,982.20
Sindh	Foreign Constituents	-	-	-	-	-	-	-	3.53	3.53
	Government	7.88	391.52	399.40	1.92	167.79	169.71	2.06	286.89	288.95
	Non-Financial Public Sector Enterprises	-	877.28	877.28	-	1,030.90	1,030.90	-	1,068.93	1,068.93
	NBFCs & Financial Auxiliaries	0.01	211.25	211.25	0.00	159.53	159.53	0.00	143.68	143.68
	Private Sector (Business)	46.81	3,091.75	3,138.56	39.19	3,001.02	3,040.22	38.93	3,066.71	3,105.64
	Trust Funds & Non Profit Organizations	-	3.94	3.94	-	3.51	3.51	-	3.20	3.20
	Personal/Individuals	28.75	607.01	635.76	28.80	606.42	635.22	27.92	625.94	653.86
	Others	-	0.66	0.66	-	0.59	0.59	-	1.63	1.63
	Total	83.45	5,183.40	5,266.85	69.92	4,969.76	5,039.67	68.90	5,200.51	5,269.42
Khyber Pakhtunkhwa	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	0.00	0.00	-	0.01	0.01	-	0.01	0.01
	Non-Financial Public Sector Enterprises	-	28.42	28.42	-	27.80	27.80	-	17.80	17.80
	NBFCs & Financial Auxiliaries	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector (Business)	51.91	69.79	121.70	51.73	66.53	118.26	51.83	70.63	122.46
	Trust Funds & Non Profit Organizations	-	0.21	0.21	-	0.21	0.21	-	0.01	0.01
	Personal/Individuals	6.65	51.19	57.84	6.73	51.30	58.02	6.51	50.50	57.01
	Others	-	-	-	-	-	-	-	-	-
	Total	58.56	149.67	208.23	58.45	145.90	204.36	58.34	139.01	197.34
Balochistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	2.05	2.05	-	1.93	1.93	-	1.63	1.63
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	5.25	5.73	10.98	4.57	5.45	10.02	4.59	5.98	10.57
	Trust Funds & Non Profit Organizations	-	0.36	0.36	-	-	-	-	-	-
	Personal/Individuals	7.93	5.14	13.07	7.99	5.27	13.26	7.74	5.08	12.82
	Others	0.16	-	0.16	0.17	-	0.17	0.17	-	0.17
	Total	13.33	13.28	26.61	12.73	12.66	25.39	12.50	12.70	25.20
Islamabad	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	410.32	410.32	-	367.62	367.62	-	371.13	371.13
	Non-Financial Public Sector Enterprises	-	327.11	327.11	-	293.19	293.19	-	309.55	309.55
	NBFCs & Financial Auxiliaries	-	46.29	46.29	-	38.21	38.21	-	68.42	68.42
	Private Sector (Business)	1.06	755.68	756.74	0.37	708.40	708.77	0.41	767.47	767.88
	Trust Funds & Non Profit Organizations	-	5.41	5.41	-	4.96	4.96	-	4.93	4.93
	Personal/Individuals	0.39	32.19	32.58	0.38	31.96	32.34	0.37	32.83	33.20
	Others	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00
	Total	1.46	1,576.98	1,578.44	0.74	1,444.35	1,445.09	0.78	1,554.33	1,555.11

3.18 Advances by Category of Borrowers- Province/Region wise (Outstanding Position)

Billion Rupees

Provinces/ Regions	Borrower	Dec-23			Mar-24			Jun-24 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	3.35	2.70	6.05	3.40	3.15	6.55	3.48	3.16	6.64
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.51	1.33	1.85	0.56	1.46	2.02	0.66	1.50	2.16
	Others	-	-	-	-	-	-	-	-	-
	Total	3.86	4.04	7.90	3.96	4.60	8.56	4.14	4.66	8.80
AJK	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	1.44	21.94	23.38	1.41	19.55	20.96	1.45	23.96	25.41
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	1.88	4.64	6.52	1.90	4.57	6.47	1.85	4.28	6.14
	Others	-	-	-	-	-	-	-	-	-
	Total	3.32	26.57	29.90	3.31	24.12	27.43	3.31	28.24	31.55

Source: Statistics and Data Services 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 Advances" mean the advances/loans recoverable at the end of the period (31st March, 30th June or 30th September). 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, modaraba companies, housing finance companies, mutual funds, venture capital companies , discount houses, stock exchanges , exchange companies and insurance companies etc.

Private Sector Business: Includes nonfinancial corporations that are not controlled by the government and are mainly engaged in production of goods and services based on market prices for the benefit of its shareholders. It also includes quasi corporations, which maintain accounts separate from their owners. The classification of Private Sector Business in Pakistan is based on ISIC Rev 4, which covers all segments of business.

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.

Note:

This Data is being published on quarterly basis w.e.f. March, 2023.

3.19 Agricultural Loans by Category-Province/ Region wise (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
FY23									
Jul-Jun									
Punjab	767,645	252,633.6	174,867.9	49,537	106,674.4	46,628.1	8,474	390,950.9	78,617.2
Sindh	165,865	110,405.6	52,484.8	11,699	19,623.4	12,246.6	1,773	59,436.3	15,017.6
Khyber Pakhtunkhwa	25,100	8,264.3	7,415.3	3,007	3,856.8	2,377.2	556	6,272.1	2,907.2
Balochistan	5,266	2,732.2	2,951.7	247	573.7	528.2	67	796.5	399.1
Azad Jammu Kashmir	2,280	596.0	442.8	14	27.5	66.0	14	2,970.6	541.5
Gilgit Baltistan	4,783	932.8	909.8	7	18.2	17.8	16	36.8	25.9
All Pakistan	970,939	375,564.5	239,072.2	64,511	130,773.9	61,863.9	10,900	460,463.3	97,508.5
FY24									
Jul-Sep									
Punjab	147,697	65,494.0	172,750.2	20,008	29,114.8	51,752.9	3,559	84,188.6	74,856.6
Sindh	33,859	28,256.3	50,890.8	5,932	6,724.0	13,067.3	928	12,114.3	17,174.9
Khyber Pakhtunkhwa	32,030	18,772.6	6,925.7	1,025	862.2	2,718.4	225	1,662.5	2,037.5
Balochistan	2,379	1,051.1	3,512.6	83	110.7	538.5	43	132.0	407.8
Azad Jammu Kashmir	631	198.7	472.3	15	40.0	71.4	11	604.9	470.2
Gilgit Baltistan	800	344.9	1,072.0	5	2.1	11.9	5	25.4	26.1
All Pakistan	217,396	114,117.5	235,623.5	27,068	36,853.8	68,160.4	4,771	98,727.7	94,973.1
Jul-Dec									
Punjab	358,211	152,479.6	189,104.3	33,600	67,247.4	58,651.5	5,509	225,371.3	83,787.7
Sindh	68,666	57,623.1	49,255.1	8,487	16,967.2	14,350.4	1,490	48,282.4	19,942.0
Khyber Pakhtunkhwa	40,793	23,550.9	8,463.5	1,886	2,012.5	3,080.6	376	4,079.9	3,077.0
Balochistan	3,743	2,718.9	4,283.7	174	396.7	585.3	102	632.1	416.0
Azad Jammu Kashmir	1,350	664.6	621.0	43	110.4	71.6	11	1,476.8	260.5
Gilgit Baltistan	1,697	987.8	1,520.3	7	11.6	16.1	11	59.0	25.1
All Pakistan	474,460	238,024.8	253,247.9	44,197	86,745.8	76,755.5	7,499	279,901.4	107,508.3
Jul-Mar									
Punjab	519,793	228,193.2	182,461.8	41,762	95,547.3	56,958.7	6,772	306,185.1	82,703.9
Sindh	91,782	81,142.3	48,200.1	10,466	24,003.6	13,871.5	1,737	89,889.5	18,665.2
Khyber Pakhtunkhwa	47,913	29,249.4	9,231.1	2,643	2,914.2	2,992.7	500	9,445.8	7,141.4
Balochistan	5,479	3,929.2	4,056.0	217	512.1	573.9	203	1,073.0	590.6
Azad Jammu Kashmir	1,839	823.4	522.7	77	202.9	91.4	11	2,209.5	229.4
Gilgit Baltistan	2,452	1,243.9	1,229.4	7	13.9	10.9	17	92.7	25.6
All Pakistan	669,258	344,581.4	245,701.2	55,172	123,194.1	74,499.0	9,240	408,895.6	109,356.1
Jul-Jun									
Punjab	673,208	319,017.1	199,809.7	51,654	130,716.5	63,527.6	8,026	440,536.1	89,251.5
Sindh	119,260	111,281.4	55,607.8	12,652	33,722.5	15,130.0	2,216	116,021.0	21,889.7
Khyber Pakhtunkhwa	52,970	31,990.7	8,324.1	3,229	3,779.5	3,030.0	569	10,603.0	3,001.5
Balochistan	6,193	4,876.1	4,087.9	306	750.7	647.4	239	1,268.6	574.8
Azad Jammu Kashmir	2,353	959.9	515.9	96	223.1	92.6	12	3,345.6	271.2
Gilgit Baltistan	2,726	1,377.7	1,230.7	10	23.6	18.1	21	111.9	35.9
All Pakistan	856,710	469,503.0	269,576.2	67,947	169,215.9	82,445.6	11,083	571,886.2	115,024.5

3.19 Agricultural Loans by Category-Province/ Region wise (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
FY23									
Jul-Jun									
Punjab	1,042,051	202,914.4	175,387.7	68,440	483,527.4	117,417.0	1,936,147	1,436,700.6	592,917.9
Sindh	171,227	31,260.0	33,075.4	2,123	70,685.8	17,310.5	352,687	291,411.1	130,135.0
Khyber Pakhtunkhwa	35,977	12,424.6	9,871.0	1,460	2,960.2	2,170.2	66,100	33,778.1	24,740.9
Balochistan	1366	470.3	828.3	60	218.8	133.5	7,006	4,791.5	4,840.7
Azad Jammu Kashmir	12,404	2,521.2	1,956.6	67	203.2	226.2	14,779	6,318.6	3,233.1
Gilgit Baltistan	7,449	1,329.1	1,675.0	1106	638.8	1,537.7	13,361	2,955.7	4,166.3
All Pakistan	1,270,474	250,919.6	222,794.2	73,256	558,234.1	138,795.3	2,390,080	1,775,955.5	760,034.0
FY24									
Jul-Sep									
Punjab	214,489	54,678.9	182,541.7	14,509	163,742.2	113,971.7	400,262	397,218.4	595,873.1
Sindh	29,819	8,596.2	34,382.1	551	16,789.0	16,733.7	71,089	72,479.8	132,248.8
Khyber Pakhtunkhwa	8,748	3,310.1	10,317.8	289	960.5	2,252.1	42,317	25,567.8	24,251.4
Balochistan	189	92.3	583.6	30	401.6	147.5	2,724	1,787.7	5,190.0
Azad Jammu Kashmir	1,963	491.8	2,005.2	12	37.5	163.6	2,632	1,372.9	3,182.7
Gilgit Baltistan	1,912	331.8	1,773.0	188	208.6	1,469.0	2,910	912.7	4,351.9
All Pakistan	257,120	67,501.0	231,603.3	15,579	182,139.3	134,737.6	521,934	499,339.3	765,097.9
Jul-Dec									
Punjab	446,351	104,632.6	195,634.2	29,076	325,476.6	115,749.4	872,747	875,207.5	642,927.0
Sindh	71,388	18,013.5	36,668.7	1283	39,792.7	17,587.3	151,314	180,678.9	137,803.4
Khyber Pakhtunkhwa	18,277	6,887.4	11,230.0	541	2,472.6	2,372.8	61,873	39,003.2	28,224.0
Balochistan	396	270.6	579.7	140	1,089.7	158.0	4,555	5,108.0	6,022.7
Azad Jammu Kashmir	4,501	1,113.4	2,108.1	50	178.6	146.0	5,955	3,543.9	3,207.3
Gilgit Baltistan	4,183	739.9	1,760.4	420	493.5	1,434.6	6,318	2,291.7	4,756.4
All Pakistan	545,096	131,657.4	247,981.0	31,510	369,503.6	137,448.1	1,102,762	1,105,833.0	822,940.7
Jul-Mar									
Punjab	668,691	145,402.5	195,888.5	40,670	494,484.6	115,404.5	1,277,688	1,269,812.7	633,417.4
Sindh	116,192	28,577.8	39,144.5	1756	71,526.8	18,624.0	221,933	295,139.9	138,505.4
Khyber Pakhtunkhwa	26,184	10,042.1	11,289.4	778	3,133.9	2,493.8	78,018	54,785.4	33,148.4
Balochistan	533	359.7	610.8	221	1,379.3	205.1	6,653	7,253.3	6,036.5
Azad Jammu Kashmir	7,799	1,778.8	2,158.9	62	203.5	126.9	9,788	5,218.1	3,129.3
Gilgit Baltistan	6,068	1,056.1	1,825.7	528	602.0	1,360.5	9,072	3,008.6	4,452.1
All Pakistan	825,467	187,217.0	250,917.9	44,015	571,330.1	138,214.8	1,603,152	1,635,218.1	818,689.0
Jul-Jun									
Punjab	842,389	209,645.3	205,722.8	53,009	631,966.7	117,458.0	1,628,286	1,731,881.7	675,769.6
Sindh	153,213	38,509.3	43,221.4	2193	99,339.4	18,841.9	289,534	398,873.5	154,690.7
Khyber Pakhtunkhwa	33,564	12,877.5	11,995.2	2239	3,885.0	2,632.7	92,571	63,135.7	28,983.4
Balochistan	2393	2,307.8	2,160.3	495	2,039.0	355.0	9,626	11,242.3	7,825.5
Azad Jammu Kashmir	9,327	2,313.3	2,316.4	64	211.9	119.4	11,852	7,053.8	3,315.5
Gilgit Baltistan	6,963	1,256.5	1,755.5	696	749.2	1,359.6	10,416	3,519.0	4,399.6
All Pakistan	1,047,849	266,909.7	267,171.5	58,696	738,191.2	140,766.5	2,042,285	2,215,706.0	874,984.3

Source: Agriculture Credit & Financial Inclusion Department

3.20 Agricultural Loans Disbursed by Holdings and Sectors
All Banks
Jul-Jun FY24

Farm (Crop) Sector								Million Rupees
Purpose	Subsistence Holdings		Economic Holdings		Above Economic Holdings		Total	
	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed
Production Loans	829,931	411,207.5	57,670	142,625.0	9,275	367,412.1	896,876	921,244.6
All Crops Loan (Excluding Veg & Fruits)	811,690	267,445.4	54,564	119,429.2	7,221	96,143.5	873,475	483,018.1
Vegetables	1,997	10,926.3	1,679	7,979.5	671	16,549.5	4,347	35,455.2
Fruits/Orchards	1,254	1,803.8	1,115	4,896.6	202	3,004.9	2,571	9,705.3
Flowers/Ornamental Plants	-	-	1	40.5	6	227.8	7	268.4
Others	14,990	131,032.1	311	10,279.2	1,175	251,486.4	16,476	392,797.7
Development Loans	23,788	50,581.6	9,065	24,332.5	1,225	54,765.0	34,078	129,679.1
Plough Cattle	-	-	-	-	-	-	-	-
Tube wells	1,685	3,152.0	2,210	5,162.0	219	1,164.6	4,114	9,478.7
Sprinkle & Trickle Irrigation	-	1.6	-	-	3	313.1	3	314.7
Tractors	14,782	33,298.3	5,424	13,313.2	381	1,647.2	20,587	48,258.6
Orchards	1,046	940.3	546	1,615.3	58	986.4	1,650	3,542.0
Farm Transportation	1,410	5,103.0	15	54.1	28	75.7	1,453	5,232.7
Godown/Silos	2,244	1,925.4	282	496.0	93	743.8	2,619	3,165.3
Land Improvement	527	295.2	35	14.3	-	-	562	309.5
Farm Machinery	908	2,787.5	399	2,847.9	146	967.7	1,453	6,603.1
High Quality Seed Processing Units	10	231.8	3	24.5	65	4,652.5	78	4,908.8
Green House/ Tunnel Farming	5	0.8	2	4.0	1	234.6	8	239.3
Cold Storage	39	898.8	22	471.7	116	1,952.5	177	3,323.0
Others NGOs	1,132	1,947.1	127	329.4	115	42,026.9	1,374	44,303.4
Corporate Farming	2,991	7,713.9	1,212	2,258.4	583	149,709.1	4,786	159,681.4
Production Loans	2,991	7,713.9	1,212	2,258.4	582	145,527.3	4,785	155,499.6
Development Loans	-	-	-	-	1	4,181.8	1	4,181.8
Total	856,710	469,503.0	67,947	169,215.9	11,083	571,886.2	935,740	1,210,605.1

Non- Farm (Non-Crop) Sector						(Million Rupees)	
Purpose	Small Farms		Large Farms		Total		
	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	
Livestock, Dairy & Meat	1,043,268	254,196.9	17,927	274,776.1	1,061,195	528,973.0	
Poultry	2,227	10,748.3	3,196	324,377.4	5,423	335,125.7	
Fisheries	496	566.6	1,144	15,966.0	1,640	16,532.6	
Forestry	6	1.3	2	637.5	8	638.8	
Others	1,852	1,396.5	36,427	122,434.2	38,279	123,830.8	
Total	1,047,849	266,909.7	58,696	738,191.2	1,106,545	1,005,100.9	

Source: Agriculture Credit & Financial Inclusion Department, SBP

3.21 Classification of Scheduled Banks' Bills Purchased and Discounted All Banks

End period: Million Rupees

ECONOMIC GROUPS	2023			2024					
	Dec			Mar			Jun ^p		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	984.4	-	-	446.6	-	-	664.3
2. DOMESTIC CONSTITUENTS	113,794.7	31,448.5	222,798.9	104,205.4	40,058.7	217,101.3	118,963.1	28,328.4	215,147.5
I. GOVERNMENT	-	395.6	-	-	363.3	-	-	21.8	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	11,768.5	258.1	0.0	2,985.2	268.6	0.0	14,856.0	-	0.0
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	102,026.1	30,794.8	222,798.9	101,220.2	39,426.9	217,101.2	104,107.1	28,306.6	215,147.4
a. Agriculture, forestry and fishing	133.0	91.5	530.6	54.7	32.7	552.3	59.3	33.1	610.3
b. Mining and quarrying	-	1,321.7	296.2	-	2,004.3	444.7	16.0	1,321.7	-
c. Manufacturing	66,171.8	23,562.1	198,058.3	67,329.2	31,194.2	191,946.2	65,055.6	19,731.2	199,754.8
01 - Manufacture of food products	11,534.6	6,507.0	13,581.4	11,736.5	5,059.4	11,777.9	10,976.4	3,329.6	11,680.3
02 - Manufacture of beverages	1,305.8	465.3	-	972.8	465.3	9.8	972.8	468.2	8.3
03 - Manufacture of textiles	36,222.8	4,452.6	152,350.7	38,132.8	6,326.4	150,166.0	35,855.8	4,642.9	154,440.6
04 - Manufacture of wearing apparel	419.5	1,527.9	23,445.1	517.0	1,610.9	20,350.9	544.7	1,748.2	24,257.9
05 - Manufacture of leather and related products	20.5	646.3	3,494.4	20.7	1,787.8	4,289.3	10.5	699.6	3,390.2
06 - Manufacture of paper and paper products	101.9	243.7	244.3	25.0	405.7	24.4	-	273.8	102.4
07 - Manufacture of coke and refined petroleum products	134.2	1,484.9	-	1,113.8	6,562.5	-	478.8	1,239.9	-
08 - Manufacture of chemicals and chemical products	8,834.8	1,619.0	209.4	10,935.6	2,150.7	230.4	8,512.8	1,418.6	303.8
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	85.0	178.4	91.7	91.5	133.1	164.5	103.9	577.7	166.8
10 - Manufacture of rubber and plastics products	-	2,390.6	1,138.1	20.0	1,177.0	1,473.1	159.4	1,115.2	1,456.1
11 - Manufacture of other non-metallic mineral products	20.0	85.9	881.7	20.0	1,808.1	592.0	12.5	236.9	892.3
12 - Manufacture of basic metals	130.8	1,521.0	282.6	235.2	883.9	430.9	163.2	1,354.4	380.1
13 - Manufacture of fabricated metal products, except machinery and equipment	327.5	27.6	15.7	179.8	183.1	-	297.3	0.5	-
14 - Manufacture of computer, electronic and optical products	39.1	19.4	-	134.4	19.4	65.9	55.0	354.9	95.4
15 - Manufacture of electrical equipment	201.7	809.2	77.6	100.0	689.0	77.6	111.8	973.3	85.6
16 - Manufacture of machinery and equipment	15.3	149.3	300.7	0.2	64.4	302.7	-	69.3	297.8
17 - Manufacture of motor vehicles, trailers and semi-trailers	360.3	1,145.6	7.8	360.6	1,446.9	233.0	382.3	1,136.4	14.8
18 - Manufacture of furniture	10.0	84.6	-	10.0	136.4	-	10.0	-	-
19. Other manufacturing	6,407.9	203.9	1,937.1	2,723.3	284.2	1,757.7	6,408.5	92.1	2,182.4
d. Electricity, gas, steam and air conditioning supply	1,311.4	538.0	315.0	1,489.2	449.2	265.0	127.4	-	265.0
e. Water supply; sewerage, waste management and remediation activities	-	360.7	-	-	800.1	-	-	53.4	-
f. Construction	33.6	83.2	-	-	71.2	-	-	190.4	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	15,558.3	2,382.3	22,180.2	14,815.7	2,504.8	22,583.0	13,549.0	4,516.1	13,037.7
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0.5	98.0	-	0.5	31.1	-	0.5	99.6
02 - Wholesale trade, except of motor vehicles and motorcycles	4,189.9	1,350.5	5,746.8	4,310.3	2,118.4	4,793.5	4,324.2	4,282.7	4,472.3
03 - Retail trade, except of motor vehicles and motorcycles	11,368.4	1,031.4	16,335.4	10,505.4	386.0	17,758.4	9,224.8	233.0	8,465.7
h. Transportation and storage	26.8	1,772.2	139.8	38.7	1,772.2	168.0	5.7	1,772.2	172.4
i. Accommodation and food service activities	-	115.1	-	0.0	115.1	-	-	120.0	-
j. Information and communication	11,397.8	101.5	662.1	11,186.6	101.5	222.3	17,411.2	105.5	356.1
k. Real estate activities	-	-	-	-	-	22.5	-	-	-
l. Professional, scientific and technical activities	510.4	324.1	84.0	222.8	261.6	204.8	536.1	435.5	24.6
m. Administrative and support service activities	2,837.8	138.2	529.5	1,544.4	84.3	665.9	3,643.9	6.9	919.4
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	-	4.1	-	-	4.1	-	-	4.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	4,045.2	-	3.2	4,538.8	31.7	26.6	3,702.9	16.4	7.2
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
TOTAL	113,794.7	31,448.5	223,783.3	118,963.1	28,328.4	215,811.7	118,963.1	28,328.4	215,811.7

Source: Statistics and Data Services Department, SDB

Note:

This Data is being published on quarterly basis w.e.f. March 2023.

3.22 Classification of Scheduled Banks' Investments in Securities and Shares

End period: Million Rupees

SECURITIES / SHARES	2023			2024					
	Dec			Mar			Jun ^P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	20,447,891.4	21,798,292.7	20,909,606.7	21,168,421.6	22,294,027.8	21,850,660.7	25,649,888.2	27,013,422.6	26,401,194.5
1) Treasury Bills	5,745,523.4	6,640,880.1	5,780,012.7	5,661,935.1	6,315,619.9	5,731,484.2	8,567,558.0	9,476,805.8	8,726,977.5
2) Pakistan Investment Bonds (PIBs)	14,667,792.4	15,122,975.5	15,094,181.1	15,490,072.6	15,961,190.4	16,102,296.3	17,079,494.0	17,533,780.7	17,671,330.9
a. Fixed Rate	5,025,831.0	5,288,757.5	5,070,892.9	4,844,645.0	5,108,376.5	5,008,678.6	5,251,521.6	5,550,293.2	5,443,118.0
b. Floating Rate	9,641,961.3	9,834,218.0	10,023,288.1	10,645,427.6	10,852,813.8	11,093,617.7	11,827,972.5	11,983,487.4	12,228,212.9
3) Others	34,575.6	34,437.1	35,413.0	16,414.0	17,217.5	16,880.2	2,836.1	2,836.1	2,886.1
II. Provincial Government	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	391,423.0	278,449.9	443,222.8	440,608.8	322,668.9	456,908.4	405,767.1	292,117.2	486,293.8
1) Quoted On The Stock Exchange	198,426.8	99,617.1	244,321.5	232,228.7	124,345.6	239,684.6	186,007.7	81,678.7	258,624.1
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	23,894.3	18,761.3	27,088.1	21,303.1	15,764.0	31,425.9	21,694.5	16,182.1	36,422.9
NFPSEs	27,582.0	10,829.1	33,909.2	26,993.3	10,061.8	25,884.3	27,134.0	10,372.2	33,911.4
Private Sector	123,648.5	54,732.5	145,962.0	106,446.6	37,836.7	139,380.5	106,205.6	39,956.2	140,735.2
2) Unquoted On The Stock Exchange	192,996.2	178,832.8	198,901.2	208,380.0	198,323.3	217,223.8	219,759.4	210,438.6	227,669.7
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	29,494.3	19,064.3	30,769.1	33,953.4	28,103.1	36,103.1	43,900.4	38,201.5	45,066.3
NFPSEs	121,144.6	121,019.4	128,310.8	105,355.3	105,247.9	105,355.3	128,539.6	128,424.1	137,376.9
Private Sector	7,150.3	4,656.0	7,116.0	6,369.2	4,435.8	9,379.8	6,413.7	5,072.6	8,296.5
V. DEBENTURES	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
VI. PARTICIPATION TERM CERTIFICATES	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
VII. CERTIFICATE OF INVESTMENTS	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2
VIII. TERM FINANCE CERTIFICATES	93,504.3	95,803.3	96,287.1	100,905.4	103,099.5	102,023.0	104,699.3	107,004.1	103,999.3
IX. MUTUAL FUNDS	12,359.2	11,681.6	12,391.5	16,248.3	12,121.6	14,007.7	10,905.4	10,852.7	11,901.4
X. OTHERS	6,918.3	6,918.3	7,114.4	6,875.8	6,875.8	7,408.3	2,196.3	2,196.3	2,237.2
XI. Islamic Banking Products - Investments	4,177,553.0	4,106,214.1	4,355,607.6	4,637,556.0	4,636,245.5	4,952,765.2	4,727,902.8	4,717,279.2	4,905,459.5
a. Government Islamic Securities	3,629,280.3	3,559,939.2	3,746,231.9	4,093,235.3	4,094,893.0	4,290,011.9	4,178,597.1	4,173,347.6	4,326,039.3
1. GOP Ijara Sukuk	3,571,448.6	3,502,182.6	3,687,494.2	4,051,712.4	4,050,942.6	4,247,573.3	4,144,297.5	4,134,379.0	4,289,991.9
a. Variable Rental Rate	2,723,856.1	2,647,671.5	2,819,835.2	2,743,845.9	2,736,796.4	2,875,475.4	2,875,001.1	2,854,324.1	3,002,776.7
b. Fixed Rental Rate	847,592.4	854,511.1	867,659.0	1,307,866.5	1,314,146.2	1,372,098.0	1,269,296.4	1,280,054.9	1,287,215.2
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	57,831.7	57,756.6	58,737.7	41,522.9	43,950.4	42,438.6	34,299.6	38,968.6	36,047.4
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	478,137.6	474,280.7	538,924.0	502,413.8	499,385.1	614,990.7	507,629.3	503,608.0	536,499.2
1) Diminishing Musharaka Sukuk	149,124.6	146,845.3	153,608.6	147,975.1	144,608.9	155,486.8	149,352.3	147,290.5	153,881.7
2) Ijarah Sukuk	190,233.7	187,750.2	240,558.2	190,191.6	187,698.7	289,688.3	198,871.0	196,382.7	215,185.5
3) Modaraba Sukuk	8,634.9	8,667.0	8,789.6	12,356.2	12,365.6	12,822.4	10,931.9	10,940.6	11,183.0
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	130,144.3	131,018.3	135,967.5	151,890.9	154,711.8	156,993.2	148,474.0	148,994.1	156,249.0
c. Wakala Placements	1,698.8	1,698.8	1,698.8	1,976.9	1,976.9	1,976.9	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	8,128.3	8,128.3	8,307.5	8,997.0	8,997.0	9,380.0	9,370.3	9,370.3	9,616.1
h. Other Islamic Mode of Investments	60,308.1	62,167.1	60,445.4	30,933.0	30,993.5	36,405.7	32,306.2	30,953.4	33,304.9
TOTAL	25,129,658.0	26,297,368.6	25,824,238.7	26,370,624.6	27,375,047.6	27,383,781.9	30,901,367.6	32,142,880.8	31,911,094.2

Source: Statistics and Data Services Department, SBP

3.23 Scheduled Banks' Deposits by Rate of Interest (Conventional Banking)

End period: Million Rupees

RATE OF INTEREST	2023	2024	
	Dec	Mar	Jun *
0.00	7,248,844.6	7,149,602.4	7,821,139.9
01.00*	180,399.9	177,182.6	163,985.3
02.00*	126,621.7	179,364.0	139,925.2
03.00*	123,512.4	84,578.1	113,577.0
04.00*	55,984.7	31,145.3	25,651.9
05.00*	48,634.5	148,669.5	38,698.0
5.25	3,555.0	7,094.3	7,289.1
5.50	2,004.7	2,718.0	3,988.6
5.75	76,505.7	4,374.4	21,892.5
6.00	94,802.5	10,282.5	24,835.3
6.25	7,069.2	6,032.9	6,562.2
6.50	6,742.3	16,196.2	14,335.2
6.75	777.6	3,692.3	279.4
7.00	24,008.6	16,717.3	11,957.2
7.25	2,056.9	9,086.5	1,748.6
7.50	4,358.7	17,735.1	6,129.6
7.75	1,488.7	2,754.3	8,160.1
8.00	24,870.5	35,208.5	32,198.7
8.25	4,696.3	14,303.0	11,880.2
8.50	32,347.1	14,115.8	15,857.9
8.75	1,282.4	2,314.8	11,014.4
9.00	22,304.0	21,378.5	41,648.9
9.25	30,410.4	20,287.5	33,819.5
9.50	4,119.5	21,008.1	31,151.2
9.75	6,129.6	40,457.3	26,474.5
10.00	24,217.5	35,368.7	31,704.9
10.25	18,496.0	10,230.4	4,110.4
10.50	5,227.2	9,966.1	8,776.3
10.75	14,907.1	11,484.0	11,243.4
11.00	3,602.0	22,583.3	29,484.5
11.25	8,097.1	10,478.5	4,250.8
11.50	5,865.3	3,410.0	66,675.2
11.75	5,411.0	5,489.6	756.4
12.00	51,954.5	37,757.4	21,691.8
12.25	30,838.2	30,707.9	11,224.6
12.50	11,112.3	8,331.6	8,267.6
12.75	1,038.8	1,156.8	2,349.9
13.00	3,229.0	4,321.2	5,597.4
13.25	190,162.7	154,351.8	1,413.8
13.50	7,624.1	3,521.1	2,760.3
13.75	4,029.1	4,774.1	345.6
14.00	21,634.5	19,129.3	13,922.4
14.25	2,959.8	2,662.5	1,978.0
14.50	7,075.5	11,450.1	4,123.0
14.75	66,754.9	46,172.1	1,313.3
15.00	12,023.9	13,938.4	23,528.2
15.25	3,650.8	567.5	577.0
15.50	6,171.3	29,271.5	26,791.8
15.75	8,000.2	3,252.8	5,703.7
16.00	35,123.1	8,688.8	11,934.3
16.25	18,436.4	3,877.2	3,620.6
16.50	21,148.9	7,388.1	15,417.6
16.75	6,224.1	2,040.4	2,519.4
17.00	14,931.0	10,032.5	35,823.6
17.25	5,194.3	721.1	5,416.7
17.50	6,196.7	5,797.5	25,217.7
17.75	13,469.0	1,416.9	10,222.9
18.00	76,377.6	29,296.9	204,083.3
18.25	22,969.6	8,676.5	29,840.9
18.50	69,645.5	88,395.0	77,479.6
18.75	83,140.9	59,427.9	84,771.9
19.00	106,890.0	111,797.5	388,007.0
19.25	31,938.2	32,860.5	75,411.0
19.50	268,326.7	384,795.2	388,529.4
19.75	39,198.2	46,539.5	62,897.3
20.00	161,900.8	176,260.8	206,895.1
20.25	61,685.0	75,977.8	68,776.7
20.50	7,600,223.5	8,191,155.0	9,575,659.5
20.75	1,422,271.7	1,165,785.8	1,180,239.8
21.00	345,991.4	599,397.8	415,198.4
21.25	131,330.7	227,929.1	115,639.3
21.50	415,715.3	258,290.0	82,962.9
21.75	178,920.6	243,864.0	60,379.1
22.00 & above	762,287.0	562,673.0	882,986.8
Total	20,547,147.0	20,819,760.7	22,912,721.5

Source: Statistics and Data Services Department, SBP

Notes:

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00 So on

This Data is being published on quarterly basis w.e.f. March 2023.

3.24 Scheduled Banks' Deposits by Rate of Return (Islamic Banking)

Million Rupees

RATE OF RETURN	2023	2024	
	Dec	Mar	Jun *
0.00	2,690,172.8	2,650,820.2	2,843,294.1
01.00*	215,469.6	202,411.5	223,512.4
02.00*	10,404.7	15,081.0	78,813.8
03.00*	5,313.5	83,556.8	21,171.6
04.00*	82,799.4	10,722.1	6,445.2
05.00*	17,863.7	6,049.4	7,139.8
5.25	1,154.0	1,116.6	1,982.5
5.50	968.0	1,882.1	1,240.3
5.75	25,611.8	24,680.6	24,751.2
6.00	6,304.9	2,130.0	88,925.3
6.25	200.7	237.3	167.3
6.50	6,331.3	5,830.6	5,116.7
6.75	11,381.0	11,317.4	9,576.6
7.00	61,119.7	108,456.2	11,992.5
7.25	7,494.3	14,877.0	6,196.0
7.50	3,609.5	5,638.3	11,848.6
7.75	18,467.1	44,139.2	47,812.0
8.00	22,281.0	14,977.4	13,992.5
8.25	7,538.6	25,844.7	28,852.4
8.50	52,233.2	72,206.6	129,923.5
8.75	10,993.1	23,969.3	15,463.4
9.00	112,848.9	29,700.1	34,914.8
9.25	14,569.5	14,554.3	14,494.1
9.50	14,938.3	13,218.8	17,977.8
9.75	12,643.9	15,381.9	17,304.8
10.00	19,025.4	12,690.3	14,623.4
10.25	22,677.6	2,826.2	2,740.6
10.50	38,985.9	9,820.9	5,726.0
10.75	3,706.3	15,477.7	20,323.9
11.00	450,799.5	498,616.0	89,775.5
11.25	6,596.0	159,772.3	562,379.3
11.50	27,889.5	25,725.8	160,751.1
11.75	98,683.6	99,470.7	46,251.0
12.00	42,439.2	49,552.3	12,903.4
12.25	16,457.0	9,476.1	16,049.1
12.50	29,424.2	29,641.6	30,704.5
12.75	10,632.7	9,649.8	3,507.8
13.00	8,354.2	7,215.0	9,508.0
13.25	3,545.5	2,994.2	1,535.2
13.50	9,111.2	19,860.3	9,095.9
13.75	3,793.2	5,911.6	3,935.2
14.00	70,523.9	14,535.6	102,144.8
14.25	95,213.0	84,716.2	12,119.2
14.50	18,552.3	29,902.3	24,933.9
14.75	9,256.6	9,862.9	8,648.6
15.00	33,807.7	34,902.0	47,674.8
15.25	16,803.6	21,807.2	26,787.3
15.50	37,117.8	42,899.6	70,150.6
15.75	19,659.9	19,999.2	234,228.3
16.00	174,197.9	51,668.3	38,686.5
16.25	8,103.7	164,608.7	23,760.3
16.50	71,417.9	75,263.5	49,959.9
16.75	10,707.9	10,790.0	18,886.7
17.00	31,489.8	36,831.8	32,370.1
17.25	31,454.3	43,160.7	36,879.8
17.50	32,543.5	57,572.3	35,292.3
17.75	10,572.6	9,494.4	17,579.8
18.00	121,650.0	94,549.1	140,273.3
18.25	48,752.6	64,147.3	124,347.7
18.50	77,511.7	81,257.3	157,175.0
18.75	13,073.5	44,784.8	25,361.0
19.00	129,338.8	75,404.7	115,426.4
19.25	48,557.4	112,663.3	69,269.9
19.50	80,817.7	63,399.9	163,358.6
19.75	38,285.3	31,377.3	68,624.6
20.00	101,121.9	75,667.9	193,984.9
20.25	40,961.0	54,990.2	51,919.3
20.50	434,186.6	300,708.1	341,285.2
20.75	51,038.3	217,262.2	56,222.8
21.00	188,640.2	241,508.2	106,309.2
21.25	111,642.0	60,161.1	47,698.9
21.50	195,479.7	124,049.9	118,419.7
21.75	49,725.5	40,775.7	16,089.7
22.00 & above	143,496.7	66,148.7	39,595.2
Total	6,750,535.1	6,814,371.0	7,268,183.6

Source: Statistics and Data Services Department, SBP

Notes:

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00 So on

This Data is being published on quarterly basis w.e.f. March 2023.

3.24.1 Deposits Distributed by Rate of Return and Gender

All Banks
As on 30th June, 2024

Rate of Return	Million Rupees				
	Male	Female	Both Males and Females	Others	Total Deposits
00.00	6,116,336	1,385,371	469,074	2,693,653	10,664,434
01.00*	191,392	66,696	39,574	89,836	387,498
02.00*	64,220	14,552	44,524	95,444	218,739
03.00*	38,953	5,099	5,075	85,622	134,749
04.00*	11,280	2,717	4,505	13,596	32,097
05.00*	10,555	2,928	6,290	26,065	45,838
05.25	1,188	719	362	7,002	9,272
05.50	2,146	500	569	2,013	5,229
05.75	1,865	241	686	43,852	46,644
06.00	65,228	3,708	14,043	30,782	113,761
06.25	838	280	324	5,288	6,730
06.50	1,898	513	996	16,045	19,452
06.75	4,878	1,773	86	3,118	9,856
07.00	9,084	2,651	2,510	9,704	23,950
07.25	3,693	1,083	1,212	1,956	7,945
07.50	6,431	2,536	1,711	7,300	17,978
07.75	29,252	8,371	8,164	10,185	55,972
08.00	21,193	4,335	1,748	18,916	46,191
08.25	17,985	4,353	3,566	14,828	40,733
08.50	78,782	24,942	10,054	32,003	145,781
08.75	7,504	1,789	1,256	15,928	26,478
09.00	27,501	9,100	4,266	35,697	76,564
09.25	7,514	2,015	1,956	36,827	48,314
09.50	10,723	3,409	1,489	33,508	49,129
09.75	4,308	1,281	701	37,490	43,779
10.00	14,909	2,517	1,581	27,321	46,328
10.25	862	534	523	4,932	6,851
10.50	9,586	762	2,040	2,114	14,502
10.75	9,225	3,520	1,436	17,387	31,567
11.00	51,568	19,656	4,998	43,039	119,260
11.25	243,740	60,198	71,578	191,114	566,630
11.50	100,160	22,582	67,797	36,888	227,426
11.75	3,216	2,349	390	41,052	47,007
12.00	8,707	2,444	1,208	22,237	34,595
12.25	5,324	2,681	204	19,064	27,274
12.50	8,619	2,745	4,257	23,350	38,972
12.75	1,996	655	54	3,153	5,858
13.00	3,908	1,808	838	8,552	15,105
13.25	897	562	311	1,179	2,949
13.50	3,150	1,200	1,515	5,992	11,856
13.75	1,949	1,689	345	298	4,281
14.00	61,331	17,803	24,240	12,693	116,067
14.25	8,838	2,927	386	1,946	14,097
14.50	8,516	3,762	5,185	11,594	29,057
14.75	4,548	3,119	763	1,532	9,962
15.00	23,394	13,233	4,688	29,888	71,203
15.25	6,643	10,264	3,133	7,325	27,364
15.50	22,297	13,565	2,785	58,296	96,942
15.75	61,327	91,807	35,978	50,820	239,932
16.00	25,145	11,086	1,589	12,802	50,621
16.25	7,581	1,521	1,912	16,367	27,381
16.50	33,119	15,358	1,879	15,021	65,378
16.75	10,421	6,432	2,863	1,691	21,406
17.00	14,348	4,785	3,881	45,180	68,194
17.25	22,948	13,892	2,197	3,260	42,297
17.50	31,201	3,831	2,456	23,022	60,510
17.75	10,410	4,145	1,060	12,187	27,803
18.00	96,377	18,411	17,563	212,006	344,357
18.25	73,672	26,193	13,824	40,500	154,189
18.50	75,356	33,287	23,374	102,637	234,655
18.75	13,273	6,157	1,736	88,966	110,133
19.00	129,399	53,927	21,930	298,178	503,433
19.25	25,273	7,484	2,937	108,987	144,681
19.50	132,961	41,199	29,255	348,472	551,888
19.75	27,933	13,095	6,022	84,472	131,522
20.00	81,331	30,576	22,695	266,278	400,880
20.25	22,654	11,108	7,812	79,123	120,696
20.50	3,227,530	1,304,115	432,454	4,952,846	9,916,945
20.75	447,264	154,561	127,122	507,515	1,236,463
21.00	38,963	6,894	8,980	466,671	521,508
21.25	3,557	643	667	158,471	163,338
21.50	7,859	1,741	134	191,649	201,383
21.75	1,703	320	53	74,393	76,469
22.00 & above	34,927	4,483	868	882,303	922,582
Total	11,994,660	3,608,589	1,596,235	12,981,421	30,180,905

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

This Data is being published on quarterly basis w.e.f. December, 2023.

3.25 Scheduled Banks' Advances by Rate of Interest (Conventional Banking)

End period: Million Rupees						
RATE OF INTEREST	Dec-23		Mar-24		Jun-24 ¹	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	615,555.9	572,984.1	641,272.0	564,600.5	647,190.1	559,632.5
01.00*	7,530.1	7,114.2	7,039.1	6,678.7	10,642.3	9,220.5
02.00*	109,849.6	109,699.6	107,618.8	107,501.4	103,972.8	103,868.5
03.00*	268,358.8	268,358.8	262,204.0	262,204.0	252,691.0	252,691.0
04.00*	145,420.9	145,370.2	147,110.5	147,064.8	144,136.0	144,095.4
05.00*	273,749.9	272,908.4	271,188.5	270,357.4	266,980.3	266,259.5
06.00*	52,797.5	52,734.2	60,287.9	51,097.7	77,821.0	76,621.2
07.00*	73,822.6	73,822.6	141,498.5	85,304.8	136,654.5	110,357.0
08.00*	29,183.8	29,183.8	34,111.2	22,993.3	36,852.4	36,852.4
8.25	368,368.9	1,863.9	362,431.4	1,100.1	369,489.3	3,430.7
8.50	1,773.2	1,773.2	1,394.0	1,394.0	34,544.6	2,423.9
8.75	313.8	313.8	113.7	113.7	944.0	944.0
9.00	22,179.0	22,179.0	25,866.5	25,866.5	46,744.6	46,744.6
9.25	432.5	432.5	296.2	296.2	7,748.4	1,107.3
9.50	543.1	543.1	12,216.2	12,216.2	24,100.0	2,253.7
9.75	534.0	534.0	316.4	316.4	18,952.7	632.2
10.00	22,446.0	9,636.1	11,478.8	11,478.8	15,248.2	15,248.2
10.25	13,407.9	343.6	150.1	150.1	490.6	490.6
10.50	10,669.8	450.0	143.9	143.9	956.4	956.4
10.75	37,729.3	724.0	39,187.1	972.9	49,346.3	1,084.6
11.00	26,512.1	12,431.5	10,210.7	10,210.7	9,329.8	9,329.8
11.25	620.0	620.0	390.6	390.6	1,868.2	1,868.2
11.50	148,203.1	403.0	127,494.6	421.8	127,904.2	694.9
11.75	8,599.1	245.2	311.1	311.1	494.5	494.5
12.00	26,126.3	26,126.3	29,180.7	22,549.0	92,906.9	20,944.8
12.25	10,857.8	270.0	143.2	143.2	10,646.4	424.0
12.50	17,167.6	808.4	709.8	675.8	617.7	617.7
12.75	21,741.6	935.8	20,806.3	2,511.7	900.6	900.6
13.00	20,830.8	20,830.8	43,676.5	22,842.6	18,658.7	18,658.7
13.25	65,229.2	259.6	65,566.1	606.9	65,359.6	400.5
13.50	22,782.6	14,281.5	12,194.3	2,188.2	28,681.5	1,631.6
13.75	64,123.7	221.5	341.3	341.3	45,779.6	72.7
14.00	57,412.8	15,983.5	12,733.5	12,733.5	11,551.5	11,551.5
14.25	867.2	867.2	586.4	586.4	206.7	206.7
14.50	3,123.1	3,123.1	1,463.9	1,463.9	1,278.5	1,278.5
14.75	8,361.3	8,361.3	15,992.7	7,754.7	7,337.7	7,337.7
15.00	8,817.2	8,111.5	9,180.8	6,662.8	7,728.9	6,556.4
15.25	30,222.4	2,589.8	32,778.4	2,745.2	22,105.1	1,547.3
15.50	6,226.2	6,226.2	6,455.9	6,455.9	6,172.0	6,172.0
15.75	7,469.3	7,469.3	7,148.9	7,148.9	6,754.2	6,754.2
16.00	43,439.1	14,421.5	29,473.7	10,603.0	29,170.4	10,300.2
16.25	5,018.6	5,018.6	3,303.7	3,303.7	3,175.3	3,175.3
16.50	32,325.2	30,825.2	31,665.0	30,165.0	32,374.5	30,874.5
16.75	5,193.1	4,142.3	4,579.4	3,581.4	9,217.9	8,219.9
17.00	12,301.5	10,531.1	9,697.2	8,820.5	16,936.3	16,047.7
17.25	41,733.7	41,708.3	39,328.7	39,327.0	46,673.2	46,671.1
17.50	213,074.3	137,432.9	182,792.9	123,441.9	305,072.0	189,430.5
17.75	30,639.1	30,639.1	24,597.5	24,597.5	23,223.0	23,223.0
18.00	103,951.7	47,690.5	84,207.4	52,151.3	81,061.3	48,948.7
18.25	39,428.6	39,428.6	32,451.1	32,451.1	28,293.4	28,293.4
18.50	60,828.1	60,828.1	49,520.5	49,520.5	31,429.9	31,429.9
18.75	27,715.2	27,715.2	20,441.3	20,441.3	12,119.3	12,119.3
19.00	354,771.6	311,398.8	349,755.8	306,579.6	277,015.5	233,674.3
19.25	20,066.4	19,866.4	16,552.7	16,445.7	25,578.1	15,348.1
19.50	1,278.5	1,250.3	1,883.6	1,687.2	650.7	505.0
19.75	2,964.7	2,964.7	780.8	780.8	180.7	180.7
20.00	20,260.8	20,010.8	19,576.1	19,576.1	52,554.4	52,503.7
20.25	5,224.1	5,224.1	2,564.3	2,511.6	200,376.8	130,275.7
20.50	4,319.4	4,319.4	8,390.5	8,390.5	96,872.5	68,766.5
20.75	5,307.7	5,250.0	4,378.6	4,378.6	225,863.2	83,694.0
21.00	27,904.8	27,904.8	34,150.8	34,150.8	108,744.5	105,101.4
21.25	39,839.9	39,659.9	64,941.6	42,828.6	129,736.4	117,414.7
21.50	138,073.4	137,954.0	449,824.6	164,333.2	130,399.0	104,594.0
21.75	197,890.6	139,823.6	339,915.2	210,259.2	160,414.7	149,408.5
22.00	266,423.3	129,700.9	674,252.7	344,412.9	667,810.7	161,245.7
22.25	263,791.3	201,216.6	430,166.3	336,190.9	403,238.2	286,297.5
22.50	297,193.5	223,885.8	505,514.3	349,536.8	528,289.6	382,193.6
22.75	316,956.5	220,406.0	229,969.2	214,629.9	274,802.9	265,738.2
23.00	561,873.6	278,269.6	297,940.2	241,982.1	309,475.5	294,715.5
23.25	636,364.2	329,578.8	265,382.0	258,128.9	145,844.6	133,117.1
23.50	447,123.0	343,048.8	381,051.0	287,311.8	314,455.3	263,416.9
23.75	339,193.0	233,671.9	121,999.0	95,377.4	98,235.6	95,077.5
24.00	165,731.0	158,504.9	127,901.1	87,671.9	154,594.8	141,811.5
24.25	180,688.2	126,123.6	67,527.3	66,410.5	37,441.7	37,441.7
24.50	87,163.1	79,107.2	91,595.8	70,831.6	100,122.8	62,603.5
24.75	99,230.3	93,864.6	27,438.2	27,438.2	35,500.3	35,500.3
25.00 & above	908,395.7	838,076.5	716,483.5	716,483.3	763,846.4	712,306.3
TOTAL	8,613,637.0	6,122,598.3	8,265,283.4	5,987,327.9	8,572,579.3	6,114,021.9

Source: Statistics and Data Services Department, SBI

Notes:

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00 So on

This Data is being published on quarterly basis w.e.f. March 2023.

3.26 Scheduled Banks' Advances by Rate of Return (Islamic Banking)

End of Period: Million Rupees

RATE OF RETURN	2023		2024			
	Dec		Mar		Jun *	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	258,149.2	247,415.4	230,446.7	227,999.5	251,406.4	238,125.8
01.00*	3,673.5	3,673.5	3,139.3	3,139.3	2,222.9	2,222.9
02.00*	64,826.2	64,826.2	68,221.7	68,221.7	66,632.1	66,632.1
03.00*	80,871.4	80,865.3	81,353.5	81,347.4	78,912.1	78,907.6
04.00*	55,187.5	55,187.5	60,287.4	60,287.4	56,094.9	55,350.7
05.00*	98,490.7	98,490.7	98,807.5	98,807.5	101,548.8	98,765.4
06.00*	16,023.9	16,023.9	13,984.4	13,984.4	17,400.9	17,400.9
07.00*	22,171.7	22,171.7	24,607.9	24,607.9	24,707.4	24,707.4
08.00*	9,864.5	9,864.5	8,281.2	8,281.2	10,437.8	10,437.8
8.25	49.2	2.6	43.3	-	939.9	939.9
8.50	467.4	467.4	612.1	612.1	680.5	680.5
8.75	54.2	54.2	48.6	48.6	240.0	240.0
9.00	3,732.2	3,732.2	5,639.5	5,639.5	8,660.6	8,660.6
9.25	295.7	295.7	228.2	228.2	46.5	46.5
9.50	2,417.6	2,417.6	4,030.1	4,030.1	1,116.4	1,116.4
9.75	1,565.9	1,565.9	1,434.9	1,434.9	2,498.3	883.1
10.00	4,374.3	4,374.3	2,550.5	2,550.5	2,270.8	2,270.8
10.25	300.5	300.5	216.2	216.2	645.0	645.0
10.50	272.0	272.0	442.2	442.2	2,382.8	2,382.8
10.75	1,251.5	316.9	1,576.3	641.7	1,447.8	542.4
11.00	23,022.5	5,398.0	3,186.4	3,186.4	2,727.3	2,727.3
11.25	1,643.7	1,643.7	340.0	340.0	427.2	427.2
11.50	2,496.7	2,496.7	49,685.6	3,078.2	2,554.1	2,554.1
11.75	1,471.8	1,471.8	1,249.6	1,249.6	592.6	592.6
12.00	2,156.8	2,156.8	1,914.2	1,914.2	47,237.8	2,179.4
12.25	744.0	692.7	454.5	454.5	546.4	506.4
12.50	1,912.6	1,912.6	2,466.7	2,466.7	1,342.2	1,342.2
12.75	3,089.6	3,089.6	2,357.1	2,311.5	2,041.4	2,001.5
13.00	3,277.2	3,277.2	3,323.4	3,323.4	1,645.5	1,645.5
13.25	2,635.9	2,635.9	3,009.6	3,009.6	1,469.3	1,469.3
13.50	2,375.3	2,375.3	1,502.6	1,502.6	809.8	809.8
13.75	3,483.2	3,483.2	3,013.6	3,013.6	2,606.7	2,606.7
14.00	18,861.3	18,861.3	16,697.8	16,697.8	3,489.9	3,489.9
14.25	1,062.8	1,062.8	1,174.4	1,174.4	822.1	822.1
14.50	2,255.1	2,255.1	1,544.9	1,544.9	1,510.4	1,510.4
14.75	1,651.0	1,651.0	1,430.3	1,430.3	1,260.4	1,260.4
15.00	10,731.4	10,731.4	8,894.1	8,894.1	12,705.0	9,974.4
15.25	652.4	652.4	587.0	587.0	1,229.0	1,229.0
15.50	3,865.3	3,865.3	2,645.0	2,645.0	3,778.7	3,778.7
15.75	71,900.9	36,900.9	76,542.3	41,542.3	1,428.6	1,428.6
16.00	4,741.4	4,741.4	3,178.0	3,178.0	3,009.7	3,009.7
16.25	66,332.1	57,199.7	60,858.5	52,137.9	28,368.0	28,368.0
16.50	69,917.5	25,400.2	70,530.3	26,501.2	20,126.5	11,626.5
16.75	9,292.5	9,292.5	10,749.0	10,749.0	6,187.4	6,187.4
17.00	7,238.3	4,507.7	7,528.2	4,797.6	6,814.4	6,814.4
17.25	3,767.8	2,064.3	3,019.4	1,367.5	7,925.4	6,325.1
17.50	9,532.3	9,532.3	8,255.5	8,255.5	69,121.4	69,121.4
17.75	10,637.9	10,637.9	9,983.7	9,983.7	5,711.7	5,711.7
18.00	11,230.9	11,230.9	7,519.5	7,519.5	7,669.3	7,669.3
18.25	16,749.1	16,749.1	12,448.6	12,448.6	8,453.5	8,453.5
18.50	10,759.8	10,759.8	6,741.6	6,741.6	5,174.5	5,174.5
18.75	17,150.3	17,150.3	15,113.1	15,113.1	5,030.9	5,030.9
19.00	167,288.4	137,649.2	144,903.7	144,903.7	78,651.7	78,651.7
19.25	4,283.8	4,283.8	3,030.6	3,030.6	2,687.9	2,687.9
19.50	3,164.8	3,164.8	3,180.9	3,180.9	2,509.5	2,509.5
19.75	4,877.0	4,877.0	3,647.4	3,647.4	8,306.2	8,306.2
20.00	24,112.8	24,112.8	23,602.2	23,602.2	38,832.1	20,832.1
20.25	3,559.0	3,559.0	3,932.1	3,150.9	41,942.2	33,290.1
20.50	8,083.8	8,083.8	4,327.5	4,327.5	35,489.3	33,436.9
20.75	10,415.7	5,415.7	26,452.1	23,411.3	95,746.3	48,066.6
21.00	10,936.6	10,936.6	15,657.8	15,655.7	71,305.1	70,060.0
21.25	55,684.0	19,557.2	107,384.2	58,392.8	87,690.3	77,666.3
21.50	115,314.1	53,190.1	335,810.8	91,712.3	87,426.6	66,412.7
21.75	73,340.5	62,976.5	145,987.6	120,544.9	127,183.2	88,226.9
22.00	96,864.3	76,146.6	234,485.4	125,683.0	672,005.0	162,764.5
22.25	130,233.1	99,494.4	293,292.6	179,744.5	247,632.1	197,795.0
22.50	260,498.3	189,039.6	229,839.7	166,106.9	204,771.9	171,548.4
22.75	192,287.0	128,403.7	111,056.3	109,442.4	125,812.8	125,797.0
23.00	283,776.5	135,139.3	133,657.7	123,217.4	128,391.5	112,015.8
23.25	174,819.0	114,568.8	75,328.9	75,314.3	74,598.4	67,452.1
23.50	131,190.1	97,625.6	72,779.4	54,615.2	97,874.6	71,001.8
23.75	129,342.8	76,272.4	69,280.7	40,531.4	39,723.4	36,928.4
24.00	114,469.8	113,610.3	78,123.1	67,252.7	42,541.3	41,303.2
24.25	51,583.1	50,083.1	19,994.7	19,994.7	19,819.8	19,819.8
24.50	41,832.9	41,832.9	29,264.3	29,264.3	36,784.2	25,928.3
24.75	24,139.3	23,789.2	11,629.1	11,629.1	12,770.7	12,770.7
25.00 & above	231,057.1	193,462.4	149,524.8	147,913.0	222,426.9	185,458.8
TOTAL	3,363,832.4	2,575,472.8	3,330,069.6	2,507,948.6	3,497,031.4	2,577,536.9

Source: Statistics and Data Services Department, SBP

Note:

* 01.00 stands for 00.25 to 01.00

: : : : :

* 8.00 stands for 7.25 to 8.00

This Data is being published on quarterly basis w.e.f. March, 2023.

3.26.1 Advances Distributed by Rate of Return and Gender

All Banks

As on 30th June, 2024

Million Rupees

Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	206,708	6,861	4,283	676,155	894,007
01.00*	2,407	155	-	10,304	12,865
02.00*	10,452	645	-	159,508	170,605
03.00*	75,128	4,004	-	252,471	331,603
04.00*	55,611	15,815	9	128,795	200,231
05.00*	189,659	29,807	166	148,897	368,529
06.00*	18,659	1,911	59	74,592	95,222
07.00*	77,989	5,877	474	77,022	161,362
08.00*	2,366	442	-	44,482	47,290
08.25	44	-	-	370,386	370,429
08.50	326	1	-	34,898	35,225
08.75	25	-	-	1,159	1,184
09.00	21,387	674	0	33,344	55,405
09.25	35	0	-	7,759	7,795
09.50	80	65	-	25,071	25,216
09.75	329	25	6	21,091	21,451
10.00	1,130	127	2	16,260	17,519
10.25	272	37	-	827	1,136
10.50	235	17	-	3,088	3,339
10.75	771	8	-	50,015	50,794
11.00	7,879	105	3	4,070	12,057
11.25	1,055	80	-	1,160	2,295
11.50	1,364	40	-	129,054	130,458
11.75	122	19	-	946	1,087
12.00	20,221	78	36	119,810	140,145
12.25	266	10	-	10,917	11,193
12.50	1,198	141	43	579	1,960
12.75	938	13	-	1,991	2,942
13.00	2,127	6	16	18,156	20,304
13.25	1,463	6	10	65,350	66,829
13.50	1,827	137	-	27,527	29,491
13.75	2,542	22	17	45,805	48,386
14.00	12,204	665	0	2,173	15,041
14.25	935	25	-	69	1,029
14.50	2,577	20	0	192	2,789
14.75	8,183	45	1	369	8,598
15.00	7,049	46	1	13,338	20,434
15.25	1,604	201	235	21,294	23,334
15.50	6,958	38	338	2,616	9,951
15.75	7,268	200	25	691	8,183
16.00	5,356	131	3,279	23,414	32,180
16.25	2,723	34	489	28,758	32,004
16.50	8,100	331	70	44,387	52,887
16.75	2,427	163	29	12,787	15,405
17.00	4,818	75	17	18,840	23,751
17.25	7,224	24	-	47,351	54,599
17.50	50,584	649	11,953	311,008	374,193
17.75	19,071	882	38	8,943	28,935
18.00	14,839	364	76	73,452	88,731
18.25	5,905	79	3	30,760	36,747
18.50	17,075	227	13	19,290	36,604
18.75	2,596	146	9	14,399	17,150
19.00	21,123	851	431	333,263	355,667
19.25	17,017	231	36	10,981	28,266
19.50	2,693	243	1	223	3,160
19.75	2,642	197	24	5,624	8,487
20.00	18,269	750	89	72,279	91,387
20.25	3,265	211	640	238,474	242,591
20.50	4,720	85	61	127,496	132,362
20.75	4,860	242	67	316,492	321,661
21.00	24,030	2,003	69	153,948	180,050
21.25	8,281	349	1,378	207,419	217,427
21.50	11,267	345	8	206,205	217,826
21.75	6,211	194	367	280,825	287,598
22.00	37,133	505	112	1,302,065	1,339,816
22.25	20,426	1,426	1,757	627,261	650,870
22.50	15,976	1,148	510	715,428	733,062
22.75	9,702	507	201	390,231	400,640
23.00	18,117	739	468	418,544	437,867
23.25	14,259	862	1,368	204,031	220,520
23.50	134,686	2,927	11	274,706	412,330
23.75	15,825	695	659	120,780	137,959
24.00	47,512	3,403	90	146,132	197,136
24.25	16,413	1,279	2,002	37,567	57,262
24.50	32,139	1,854	38	102,876	136,907
24.75	25,345	1,970	577	20,378	48,271
25.00 & above	589,939	35,652	7,644	356,355	989,590
Total	1,993,959	130,139	40,310	9,905,203	12,069,611

Source: Statistics and Data Services Department, SBP

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.27 Scheduled Banks' Weighted Average Rate of Return on Deposits Overall – All Banks

Percent per annum

TYPE OF DEPOSITS	2023			2024	
	Jun	Sep	Dec	Mar	Jun ^P
I. Call Deposits	8.64 (3.35)	13.90 (2.34)	11.69 (2.22)	12.83 (2.23)	10.17 (2.87)
II. Saving Deposits	16.78 (66.97)	17.75 (68.69)	17.90 (68.54)	18.02 (70.28)	18.04 (71.17)
III. Term or Fixed Deposits					
(a) Less than 3 months	17.14 (4.49)	18.38 (4.19)	18.26 (4.37)	17.88 (4.30)	15.20 (4.59)
(b) 3 months and over but less than 6 months	17.73 (5.25)	18.26 (4.36)	18.58 (4.15)	17.63 (3.34)	17.23 (3.07)
(c) 6 months and over but less than 1 year	14.68 (3.62)	15.26 (3.90)	15.18 (3.32)	14.05 (3.16)	11.29 (3.15)
(d) 1 year and over but less than 2 years	17.48 (13.06)	18.33 (13.57)	18.99 (14.10)	19.35 (14.12)	18.54 (13.11)
(e) 2 years and over but less than 3 years	13.54 (0.43)	13.95 (0.37)	14.16 (0.33)	14.35 (0.32)	14.18 (0.25)
(f) 3 years and over but less than 4 years	13.84 (0.54)	14.45 (0.46)	14.53 (0.46)	14.38 (0.43)	10.68 (0.39)
(g) 4 years and over but less than 5 years	12.26 (0.32)	13.38 (0.19)	13.44 (0.31)	13.45 (0.31)	11.86 (0.07)
(h) 5 years and over	12.41 (1.97)	12.64 (1.94)	12.81 (1.76)	12.91 (1.52)	10.56 (1.32)
IV. Overall					
(i) Excluding current and other deposits	16.46	17.55	17.73	17.83	17.34
(ii) Including current and other deposits	10.54	11.40	11.57	11.72	11.51

Source: Statistics and Data Services Department, SBP

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

This Data is being published on quarterly basis w.e.f. March 2023.

3.28 Scheduled Banks' Weighted Average Rate of Return on Deposits Conventional Banking– All Banks

Percent per annum

TYPE OF DEPOSIT	2023			2024	
	Jun	Sep	Dec	Mar	Jun ^P
I. Call Deposits	9.19 (3.77)	14.75 (2.70)	13.32 (2.57)	14.44 (2.61)	11.11 (3.44)
II. Saving Deposits	18.29 (66.30)	19.23 (68.27)	19.29 (68.05)	19.53 (69.85)	19.60 (71.13)
III. Term or Fixed Deposits					
(a) Less than 3 months	16.89 (4.07)	17.69 (3.30)	17.97 (3.47)	17.45 (3.39)	12.63 (3.40)
(b) 3 months and over but less than 6 months	17.01 (4.54)	17.70 (3.91)	17.81 (3.56)	16.63 (2.74)	15.81 (2.43)
(c) 6 months and over but less than 1 year	13.96 (3.57)	14.14 (3.80)	13.73 (3.09)	12.11 (2.86)	9.30 (3.07)
(d) 1 year and over but less than 2 years	17.85 (14.29)	18.64 (14.89)	19.28 (15.58)	19.61 (15.82)	18.77 (14.42)
(e) 2 years and over but less than 3 years	14.08 (0.49)	14.22 (0.44)	14.34 (0.41)	14.47 (0.39)	14.25 (0.32)
(f) 3 years and over but less than 4 years	14.59 (0.59)	15.34 (0.51)	15.22 (0.51)	14.94 (0.49)	10.85 (0.44)
(g) 4 years and over but less than 5 years	12.94 (0.37)	13.21 (0.18)	13.33 (0.34)	13.31 (0.34)	7.77 (0.04)
(h) 5 years and over	12.45 (2.00)	12.65 (2.01)	12.86 (1.83)	12.94 (1.51)	10.03 (1.33)
IV. Overall					
(i) Excluding current and other deposits	17.44	18.53	18.68	18.88	18.32
(ii) Including current and other deposits	11.30	12.19	12.41	12.62	12.39

Source: Statistics and Data Services Department, SBP

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

This Data is being published on quarterly basis w.e.f. March 2023.

3.29 Scheduled Banks' Weighted Average Rate of Return on Deposits Islamic Banking – All Banks

Percent per annum

TYPE OF DEPOSITS	2023			2024	
	Jun	Sep	Dec	Mar	Jun ^P
I. Call Deposits	5.22 (1.97)	7.35 (1.15)	- (1.13)	- (1.03)	0.02 (1.03)
II. Saving Deposits	12.01 (69.16)	13.05 (70.05)	13.63 (70.08)	13.39 (71.63)	13.00 (71.32)
III. Term or Fixed Deposits					
(a) Less than 3 months	17.73 (5.84)	19.42 (7.11)	18.68 (7.23)	18.52 (7.16)	18.55 (8.45)
(b) 3 months and over but less than 6 months	19.13 (7.59)	19.46 (5.84)	20.01 (6.04)	19.28 (5.21)	19.37 (5.17)
(c) 6 months and over but less than 1 year	16.90 (3.77)	18.55 (4.23)	18.69 (4.02)	18.31 (4.09)	17.11 (3.40)
(d) 1 year and over but less than 2 years	15.54 (9.02)	16.68 (9.23)	17.43 (9.40)	17.86 (8.78)	17.32 (8.85)
(e) 2 years and over but less than 3 years	10.02 (0.25)	11.05 (0.13)	11.55 (0.09)	12.45 (0.08)	12.79 (0.03)
(f) 3 years and over but less than 4 years	9.76 (0.36)	9.91 (0.32)	10.52 (0.28)	10.98 (0.25)	9.71 (0.25)
(g) 4 years and over but less than 5 years	6.96 (0.16)	13.86 (0.21)	13.95 (0.22)	14.19 (0.20)	14.88 (0.18)
(h) 5 years and over	12.28 (1.89)	12.57 (1.73)	12.61 (1.52)	12.82 (1.57)	12.27 (1.32)
IV. Overall					
(i) Excluding current and other deposits	13.24	14.36	14.76	14.51	14.17
(ii) Including current and other deposits	8.03	8.85	9.03	8.95	8.75

Source: Statistics and Data Services Department, SBP

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

This Data is being published on quarterly basis w.e.f. March 2023.

3.30 Scheduled Banks' Weighted Average Rate 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									
2023	Mar	13.22	18.18	14.94	15.83	13.61	15.08	16.50	15.73
	Jun	13.89	21.05	16.28	17.45	15.02	17.35	18.76	17.50
	Sep	13.77	21.58	17.04	17.82	15.50	17.25	19.16	18.01
	Dec	13.98	21.16	17.39	17.81	15.28	17.52	18.94	17.96
2024	Mar	14.91	20.61	17.59	17.40	14.77	16.89	18.09	17.58
	Jun^P	14.98	19.79	17.38	17.22	14.87	18.07	18.09	17.57
II. CONVENTIONAL BANKING - ALL BANKS									
2023	Mar	13.22	18.17	15.07	15.77	13.51	15.63	16.43	15.82
	Jun	13.89	21.03	16.27	17.52	15.02	18.15	18.09	17.44
	Sep	13.77	21.11	17.42	17.51	15.01	18.34	18.41	-
	Dec	13.98	21.11	17.42	17.51	15.01	18.34	18.41	17.82
2024	Mar	14.91	20.59	17.46	16.98	14.51	17.68	17.64	17.41
	Jun^P	14.98	19.82	17.12	16.80	14.28	17.79	17.41	17.20
III. ISLAMIC BANKING-ALL BANKS									
2023	Mar	-	18.42	14.61	15.97	13.81	11.41	16.68	15.50
	Jun	-	21.31	16.30	17.28	15.01	12.57	20.49	17.81
	Sep	-	21.46	17.10	17.88	15.63	11.80	20.98	18.27
	Dec	-	21.65	17.33	18.44	15.94	13.05	20.43	18.33
2024	Mar	-	20.94	17.80	18.22	15.37	12.85	19.55	18.00
	Jun^P	-	19.29	17.89	18.13	16.22	19.64	19.92	18.48

Source: Statistics and Data Services Department, SBP

Note:

This Data is being published on quarterly basis w.e.f. March 2023.

3.31 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 ⁴	
				w.e.f.	Rate
21-Sep-21	8.25	6.25	7.25	2-Feb-15	6.00
22-Nov-21	9.75	7.75	8.75	1-Jul-15	4.50
15-Dec-21	10.75	8.75	9.75	1-Jul-16	3.00
8-Apr-22	13.25	11.25	12.25	8-Apr-22	5.50
24-May-22	14.75	12.75	13.75	24-May-22	7.50
13-Jul-22	16.00	14.00	15.00	13-Jul-22	10.00
28-Nov-22	17.00	15.00	16.00	28-Nov-22	11.00
24-Jan-23	18.00	16.00	17.00	24-Jan-23	14.00
3-Mar-23	21.00	19.00	20.00	3-Mar-23	17.00
5-Apr-23	22.00	20.00	21.00	5-Apr-23	18.00
27-Jun-23	23.00	21.00	22.00	27-Jun-23	19.00
11-Jun-24	21.50	19.50	20.50	11-Jun-24	17.50
30-Jul-24	20.50	18.50	19.50	30-Jul-24	16.50
13-Sep-24	18.50	16.50	17.50	13-Sep-24	14.50
5-Nov-24	16.00	14.00	15.00	5-Nov-24	12.00

Rupee-based discounting facility under Export Finance Scheme (EFS)/Islamic Export Refinance Scheme (IERS)⁵

Tenor (remaining days to be discounted)	(up to) 90	(up to) 120	(up to) 180
SDP Refinance Rate	2.00	1.50	1.00
End User Rate □	3.00	2.50	2.00

Long Term Financing Facility Rate (LTFF)

w.e.f.	Period of Financing	SBP Rate of Refinance	PFIs' Spread	End User's Rate
5-Nov-24	Upto 3 years	10.50	1.50	12.00
	Over 3 years and upto 5 years	9.50	2.50	12.00
	Over 5 years and upto 10 years	9.00	3.00	12.00

Financing Facility for Storage of Agri. Produce (FFSAP)

3-Aug-15	Up-to 3 years	3.50	2.50	6.00
	Over 3 years and upto 5 years	3.25	2.75	6.00
	Over 5 years and upto 7 years	2.50	3.50	6.00

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 PFIs'	PFIs' Spread	End User Rate (%)
1	Refinancing Facility for Modernization of SMEs	19-May-17		Up to 10	2	4	6
2	Refinance Scheme for Working Capital Financing of SEs and Low-End MEs	22-Dec-17		Up to 1	2	4	6
3	Financing Facility for Storage of Agricultural Produce (FFSAP)	19-May-17	For SMEs	Up to 10	2	4	6
4	SBP Financing Scheme for Renewable Energy	26-Jul-19	Category I	Up to 12	3	3	6
			Category II	Up to 10	2	4	6
			Category III	Up to 10	3	3	6
5	Refinance and Credit Guarantee Scheme for Women Entrepreneurs	25-Aug-17		Up to 5	0	5	5
6	Small Enterprise (SE) Financing and Credit Guarantee Scheme for Special Persons	19-Mar-19		Up to 5	0	5	5

PFIs: Participating Financial Institutions

Source: State Bank of Pakistan

1: Formerly 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. 4: 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).

4: 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).

5: In case of Islamic banking industry, the rate will be treated as expected rate.

3.32 Overall Weighted Average Lending and Deposit Rates

Percent per annum

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including		Excluding		Including		Excluding		Including		Excluding		Including		Excluding	
	Zero Markup		Zero Markup		Zero Markup		Zero Markup		Zero Markup		Zero Markup		Zero Markup		Zero Markup	
	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding
	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs
Jul-24																
1.Scheduled Banks (SBs)	19.31	19.21	19.72	19.72	17.53	17.52	19.13	19.10	11.09	10.75	17.25	17.12	11.14	11.06	17.00	16.92
a. Public	19.44	22.13	19.48	22.23	18.84	18.82	21.19	21.21	15.50	15.96	17.96	17.95	13.11	13.98	17.46	17.46
b. Private	20.12	20.14	20.59	20.74	17.52	17.51	18.99	18.95	10.54	10.05	17.12	16.94	10.51	10.20	16.81	16.69
c. Foreign	9.77	9.65	9.77	9.65	10.74	10.65	10.75	10.66	10.52	10.90	17.44	17.44	14.29	14.35	18.01	18.01
d. Specialized	26.67	26.67	26.67	26.67	19.03	19.05	26.29	26.29	14.55	5.64	18.98	18.81	15.93	15.89	18.30	18.28
2. DFIs	21.56	21.35	21.65	21.43	15.73	16.20	17.10	17.93	19.48	19.48	19.48	19.48	20.37	20.38	20.38	20.39
3. MFBs	32.20	32.20	39.68	39.68	34.44	34.44	36.76	36.76	9.73	8.76	16.87	16.60	14.64	14.00	19.97	20.12
4. Overall (SBs, MFBs, DFIs)	19.39	19.31	19.81	19.84	18.06	18.07	19.69	19.69	11.08	10.74	17.25	17.12	11.23	11.13	17.08	17.00
Aug-24																
1.Scheduled Banks (SBs)	19.04	18.99	19.28	19.34	17.35	17.31	18.79	18.76	10.65	10.35	16.42	16.27	11.00	10.78	16.41	16.33
a. Public	18.80	20.39	18.84	20.46	18.60	18.57	20.91	20.91	15.82	15.82	17.13	17.12	13.57	13.54	16.83	16.84
b. Private	19.80	20.02	20.08	20.45	17.33	17.30	18.62	18.59	9.53	9.01	16.20	15.96	10.27	9.97	16.26	16.14
c. Foreign	9.29	9.18	9.29	9.18	10.39	10.39	10.40	10.40	8.98	9.52	14.82	14.82	14.18	14.24	16.87	16.87
d. Specialized	26.21	26.21	26.21	26.21	19.20	19.22	26.12	26.12	10.67	10.25	17.97	17.97	15.14	15.10	17.31	17.29
2. DFIs	19.55	19.53	19.69	19.68	15.41	15.83	16.74	17.51	19.23	19.26	19.23	19.26	19.86	19.91	19.86	19.91
3. MFBs	31.90	31.90	39.29	39.29	34.60	34.60	36.85	36.85	7.79	6.20	16.02	15.14	14.23	13.70	19.59	19.84
4. Overall (SBs, MFBs, DFIs)	19.12	19.09	19.38	19.48	17.88	17.87	19.36	19.36	10.63	10.33	16.42	16.27	11.08	10.86	16.49	16.41
Sep-24																
1.Scheduled Banks (SBs)	18.34	18.37	18.54	18.63	16.80	16.75	18.18	18.18	9.54	9.03	15.92	15.71	10.43	10.35	16.02	15.97
a. Public	18.65	19.52	18.75	19.59	18.00	17.98	20.30	20.30	14.16	14.77	16.60	16.62	12.67	13.47	16.86	16.86
b. Private	19.04	19.24	19.28	19.55	16.78	16.72	18.00	17.99	8.87	8.10	15.80	15.48	9.73	9.43	15.72	15.63
c. Foreign	9.29	9.29	9.29	9.29	10.14	10.13	10.16	10.14	5.82	6.07	12.85	12.85	13.68	13.92	16.79	16.79
d. Specialized	24.08	24.08	24.08	24.08	19.10	19.12	25.65	25.65	4.40	3.82	17.85	17.82	14.97	14.92	17.31	17.29
2. DFIs	18.99	19.01	19.09	19.11	14.42	14.65	15.67	16.21	17.55	17.55	17.55	17.55	18.45	18.47	18.45	18.47
3. MFBs	31.38	31.38	39.07	39.07	34.68	34.68	36.87	36.87	7.55	5.95	15.40	14.73	14.04	13.38	19.14	19.24
4. Overall (SBs, MFBs, DFIs)	18.42	18.47	18.65	18.76	17.33	17.32	18.75	18.79	9.53	9.02	15.92	15.71	10.51	10.42	16.10	16.04
Oct-24^P																
1.Scheduled Banks (SBs)	15.28	15.03	15.44	15.24	14.85	14.76	15.99	15.98	10.27	10.00	14.58	14.45	9.40	9.35	14.51	14.46
a. Public	16.23	16.67	16.78	17.62	17.23	17.20	19.49	19.49	13.17	13.43	15.52	15.54	11.42	12.01	15.27	15.27
b. Private	15.62	15.45	15.78	15.65	14.52	14.39	15.47	15.43	9.27	8.66	14.12	13.83	8.57	8.33	14.16	14.07
c. Foreign	8.61	8.58	8.61	8.58	9.45	9.40	9.46	9.41	7.10	7.33	14.08	14.07	12.79	12.89	15.13	15.13
d. Specialized	21.57	21.57	21.57	21.57	17.93	17.95	24.56	24.56	12.59	11.79	15.78	15.71	13.08	12.89	14.75	14.64
2. DFIs	18.18	18.26	18.21	18.30	13.87	13.99	15.04	15.48	15.39	15.82	15.39	15.82	16.93	17.11	16.93	17.11
3. MFBs	31.74	31.74	39.13	39.13	34.71	34.71	37.09	37.09	6.36	5.44	14.59	14.22	13.42	12.74	18.83	18.92
4. Overall (SBs, MFBs, DFIs)	15.37	15.15	15.55	15.38	15.44	15.41	16.62	16.68	10.24	9.96	14.58	14.45	9.51	9.45	14.63	14.58

Source: Statistics and Data Services Department, SBP

Notes: P: provisional

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

Archive link:

https://www.sbp.org.pk/ecodata/Lendingdepositrates_Arch.xls

3.33 Average Rate 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
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	12.3	12.24	16.67	17.96	15.69	15.69
2020-21	12.27	12.27	16.67	17.96	12.40	12.20
2021-22	22.70	22.70	17.67	20.25	16.71	16.68
2022-23 ^P	30.14	30.14	19.83	23.13	24.59	22.09

Source: Agriculture Credit & Financial Inclusion Department

P: Provisional

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.

Note: The lending rates are on the basis of simple average of June quarter end each year

3.34 Rates of Profit on National Savings Schemes

Percent Per Annum

S C H E M E	2023			2024						
	15 th Sep	29 th Oct	19 th Dec	26 th Jan	21 st Feb	19 th Mar	14 th May	19 th Aug	25 th Sep	4 th Nov
1. Savings Accounts										
(i) With cheque facilities	19.50	20.50	20.50	20.50	20.50	20.50	20.50	19.00	16.00	16.00
(ii) Without cheque facilities	19.50	20.50	20.50	20.50	20.50	20.50	20.50	19.00	16.00	16.00
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 Savings Certificates³										
(i) 1 st year	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
(ii) 10 years (Compound rate)	14.87	14.48	14.41	14.40	14.40	14.40	13.57	13.57	12.51	12.26
5. National Deposit Certificates / Accounts⁴										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6. (a) Special Savings Certificates (Reg)										
or Special Saving Accounts										
(i) First 5 periods of complete 6 months	18.20	18.00	16.40	16.00	15.60	15.80	15.70	15.50	12.10	11.60
(ii) Last period of complete 6 months	19.00	19.00	17.40	16.60	16.60	16.60	16.60	16.50	13.00	12.60
(b) Special Savings Certificates (Bearer)										
(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 Certificates	15.12	16.08	15.12	15.00	14.64	14.76	14.64	14.64	12.72	12.10
8. Pensioner's Benefit Accounts	16.56	16.32	16.08	16.08	15.36	15.60	15.36	15.36	14.16	13.92
9. Behbood Saving Certificate	16.56	16.32	16.08	16.08	15.36	15.60	15.36	15.36	14.16	13.92
10. Short-Term Saving Certificate										
(i) 3 Months	21.74	21.60	20.72	20.28	19.92	19.40	20.20	19.00	18.52	14.32
(ii) 6 Months	21.72	21.66	20.76	20.30	19.90	19.38	19.38	18.92	18.22	13.46
(iii) 1 year	21.80	21.72	20.80	20.34	19.76	19.00	19.24	17.90	17.22	12.96
11. Shuhada Family Welfare account	16.56	16.32	16.08	16.08	15.36	15.60	15.36	15.36	14.16	13.92
12. Sarwa Islamic Term Account (SITA)*										
(i) 1 year	21.80	21.80	21.37	18.54	18.54	18.54	19.10	17.58	14.25	11.16
(ii) 3 year	18.33	18.23	18.00	15.40	15.20	15.25	15.25	15.00	13.20	11.40
(iii) 5 year	15.12	15.72	15.66	15.00	14.76	14.76	14.76	14.40	13.14	11.88
13. Sarwa Islamic Saving Account (SISA)	19.50	20.50	20.50	20.50	20.50	20.50	20.50	19.00	14.25	11.16

Source: Central Directorate of National Savings

Notes:

¹ 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.

² Special Savings 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.

³ 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.

⁴ 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.

* S.R.O (1)/2022. In exercise of the powers conferred by Rule 1(2) & 9(1) of the Sarwa Islamic Term Account Rules, 2019, the Finance Division is pleased to announce that the expected rate of profit payable on the deposits made in 3-years shall be 13.20% w.e.f. 5th October 2022.

3.35 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
2019								
	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
	Q4	587,547	78,809,751	65,579	666,444	2,582,391	3,875	7,404,932
2022								
	Q1	612,901	85,064,531	70,527	713,246	2,817,329	3,950	7,924,956
	Q2	637,231	88,549,274	78,272	728,625	2,946,271	4,044	8,095,830
	Q3	629,266	90,302,812	81,299	733,052	3,177,184	4,334	8,145,022
	Q4	622,884	97,096,597	88,488	874,560	3,660,955	4,186	9,717,337
2023								
	Q1	627,888	103,043,616	94,502	933,198	4,227,479	4,530	10,368,872
	Q2	630,033	106,892,208	109,955	942,307	4,400,717	4,670	10,480,070
	Q3	640,953	111,038,640	110,059	974,313	4,497,095	4,616	10,825,695
	Q4	649,683	114,643,002	115,409	1,088,354	5,057,022	4,646	12,092,818
2024								
	Q1	651,672	117,295,420	137,108	1,181,837	5,703,610	4,826	13,131,527
	Q2	666,682	120,246,119	138,942	1,256,177	5,979,906	4,760	13,957,519

Source: Agriculture Credit & Financial Inclusion Department

* 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.

3.36 Clearing House Statistics

Thousand Cheques; Million Rupees

PERIOD		2021	2022	2023	2023	2024				
					Oct	Jun	Jul	Aug	Sep	Oct
Karachi	No. of Cheques Cleared	19,316	17,319	17,541	1,631	1,319	1,410	1,366	1,381	1,575
	Amount	12,457,829	13,076,774	13,478,552	1,198,120	1,296,603	1,159,585	1,167,888	1,178,856	1,289,809
Lahore	No. of Cheques Cleared	8,173	7,327	7,657	689	621	587	580	576	659
	Amount	6,603,769	6,854,743	9,138,035	923,302	971,094	958,312	919,339	865,790	1,049,222
Peshawar	No. of Cheques Cleared	1,662	1,904	1,509	112	146	88	95	99	113
	Amount	1,772,204	2,171,841	1,837,414	140,452	234,540	134,122	151,403	149,728	176,568
Quetta	No. of Cheques Cleared	769	705	671	56	57	43	46	47	50
	Amount	895,147	877,953	1,066,291	117,107	100,750	85,882	95,764	80,240	87,162
Faisalabad	No. of Cheques Cleared	1,859	1,232	1,334	124	104	97	97	97	113
	Amount	2,014,765	1,591,510	2,081,922	191,937	181,759	186,216	152,808	159,618	172,649
Rawalpindi	No. of Cheques Cleared	2,409	2,046	2,085	186	163	150	150	153	164
	Amount	2,465,530	2,237,859	2,748,288	254,986	288,426	206,271	234,006	232,330	288,398
Hyderabad	No. of Cheques Cleared	76	87	66	5	11	17	3	4	5
	Amount	122,707	132,107	135,302	11,381	29,881	7,839	10,143	15,554	12,673
Islamabad	No. of Cheques Cleared	2,735	1,662	1,311	21	231	203	188	189	201
	Amount	3,756,678	2,797,487	1,748,805	32,854	629,574	393,142	355,451	440,309	377,511
Multan	No. of Cheques Cleared	1,014	1,005	928	84	76	68	65	67	88
	Amount	1,308,320	1,420,334	1,345,662	111,312	109,256	124,873	123,773	121,055	144,371
Sialkot	No. of Cheques Cleared	746	724	703	64	63	57	60	58	67
	Amount	706,141	982,925	1,295,682	157,399	152,974	192,682	238,284	199,540	118,219
Sukkur	No. of Cheques Cleared	639	491	553	48	51	37	37	36	45
	Amount	574,029	529,661	570,843	47,155	62,821	56,413	62,229	52,598	57,946
D.I. Khan	No. of Cheques Cleared	20	17	17	1	5	..	..	1	1
	Amount	17,179	15,759	42,511	2,257	4,431	73	1,818	1,592	2,058
Others	No. of Cheques Cleared	1,326	1,181	1,215	112	114	84	83	81	98
	Amount	1,334,163	1,488,197	2,149,762	183,891	199,661	175,051	154,168	145,055	166,499
TOTAL	No. of Cheques Cleared	40,626	35,711	35,591	3,132	2,949	2,743	2,769	2,805	3,065
	Amount	33,914,101	34,188,270	37,639,510	3,369,896	4,261,867	3,494,171	3,673,660	3,655,763	3,768,377

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

Product / Item	Unit	FY23		FY24			
		Q3	Q4	Q1	Q2	Q3	Q4
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	17,369	17,547	17,625	18,034	18,049	18,302
Automated Teller Machines (ATM)	No.	17,678	17,808	18,117	18,441	18,655	18,957
Point of Sale (POS)	No.	112,302	115,288	118,444	121,789	120,641	125,593
2. Cards							
Credit Cards	No.	1,931,345	2,013,118	2,069,692	2,003,943	2,025,013	2,047,802
Debit Cards	No.	34,737,526	33,872,829	35,112,867	37,144,332	37,265,591	-
Proprietary ATMs only Cards	No.	-	-	-	-	-	-
Pre-Paid Cards	No.	96,339	95,358	90,965	90,873	32,380	31,642
Social Welfare Cards	No.	9,230,733	8,485,398	8,406,069	8,276,858	8,280,586	2,890,750
4. E-Banking Financial Transactions							
Number of Transactions	Thousands	534,963	570,426	597,576	698,320	725,596	759,888
Amount	Million Rupees	44,295,728.6	43,422,263.0	57,275,032.3	62,490,482.3	62,220,841.9	63,880,103.2
4.1 ATM Transactions							
Number of Transactions	Thousands	202,274	219,979	214,068	234,977	236,530	246,017
Amount	Million Rupees	3,120,987.7	3,409,266.4	3,289,791.2	3,709,199.9	3,886,520.1	4,132,410.4
i. Cash Withdrawal							
Number of Transactions	Thousands	196,357	213,831	208,488	229,174	230,539	239,362
Amount	Million Rupees	2,804,267.7	3,083,580.6	2,953,658.2	3,368,064.6	3,518,205.0	3,680,102.2
ii. Cash Deposit							
Number of Transactions	Thousands	823	903	1,005	1,004	999	1,889
Amount	Million Rupees	88,299.2	98,017.3	106,596.5	104,648.9	111,407.2	209,189.3
iv. Utility Bills Payment							
Number of Transactions	Thousands	1,026	1,088	307	270	257	246
Amount	Million Rupees	5,741.3	8,052.8	6,768.6	4,491.1	4,250.4	4,488.8
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,246	1,242	1,261	1,308	1,336	1,259
Amount	Million Rupees	71,301.6	70,099.5	71,516.3	74,081.8	80,272.9	75,836.7
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	2,817	2,908	3,002	3,215	3,394	3,254
Amount	Million Rupees	151,224.5	149,345.4	151,077.5	157,730.6	172,195.1	162,605.9
vi. Others							
Number of Transactions	Thousands	-	-	-	-	-	-
Amount	Million Rupees	-	-	-	-	-	-
4.2 POS Transactions							
Number of Transactions	Thousands	51,734	56,587	59,006	65,146	70,617	76,673
Amount	Million Rupees	282,703.4	307,528.1	321,878.5	371,399.6	393,925.7	415,147.0
4.3 RTOB Transactions							
Number of Transactions	Thousands	54,012	44,365	47,697	50,295	48,695	45,623
Amount	Million Rupees	29,929,778.7	27,639,257.1	40,310,837.3	41,762,061.8	38,496,833.4	38,744,429.5
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	10,879	10,701	9,875	10,771	10,640	10,011
Amount	Million Rupees	2,974,538.1	2,892,207.5	2,672,853.7	2,775,956.1	2,836,369.7	2,740,267.1
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	26,243	23,494	24,221	25,018	23,519	20,904
Amount	Million Rupees	6,226,122.1	5,974,952.4	6,286,959.0	6,457,229.0	6,446,260.1	6,022,879.0
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	16,891	10,171	13,601	14,507	14,537	14,708
Amount	Million Rupees	20,729,118.4	18,772,097.3	31,351,024.6	32,528,876.7	29,214,203.6	29,981,283.4
4.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	179,674	195,713	217,380	279,864	301,500	324,035
Amount	Million Rupees	6,784,028.6	7,459,052.3	8,644,853.4	11,226,151.4	12,955,273.6	13,518,032.3
i. Payment Through Mobile							
Number of Transactions	Thousands	8,681	9,279	9,639	10,323	10,931	11,600
Amount	Million Rupees	403,665.3	461,881.6	475,074.4	524,125.3	601,765.3	642,216.2
ii. Utility Bills Payment							
Number of Transactions	Thousands	23,826	24,728	26,243	31,533	32,526	34,420
Amount	Million Rupees	140,277.4	170,200.0	260,573.2	269,218.3	278,024.0	308,453.5
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	39,356	41,721	44,998	57,426	60,631	62,521
Amount	Million Rupees	2,854,272.8	3,030,912.7	3,439,144.5	4,465,464.9	5,112,287.1	5,306,776.2
iv. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	107,812	119,985	136,501	180,582	197,411	215,495
Amount	Million Rupees	3,385,813.2	3,796,058.0	4,470,061.4	5,967,342.9	6,963,197.2	7,260,586.3

3.37 Electronic Banking Statistics

Product / Item	Unit	FY23		FY24			
		Q3	Q4	Q1	Q2	Q3	Q4
4.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	31	32	35	35	162	33
Amount	Million Rupees	1,859.8	1,855.4	1,982.7	1,900.3	1,951.5	2,012.7
i. Payment Through Call Centre							
Number of Transactions	Thousands	21	20	20	19	148	19
Amount	Million Rupees	1,617.3	1,567.3	1,501.7	1,482.2	1,537.0	1,559.4
ii. Utility Bills Payment							
Number of Transactions	Thousands	8	10	15	15	13	13
Amount	Million Rupees	167.0	222.6	421.7	366.1	357.0	402.4
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	2	2	1	1	1	1
Amount	Million Rupees	74.0	65.4	58.9	51.9	56.7	50.8
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	0	0	0	0	0	0
Amount	Million Rupees	1.5	0.1	0.5	0.0	0.8	0.1
4.6 Internet Banking Transactions							
Number of Transactions	Thousands	40,841	45,553	49,791	57,131	58,587	57,579
Amount	Million Rupees	4,139,755.2	4,567,560.0	4,666,103.1	5,369,265.1	6,434,248.5	7,015,944.5
i. Payment Through Internet							
Number of Transactions	Thousands	1,243	1,304	1,401	1,518	1,353	1,384
Amount	Million Rupees	687,581.6	596,342.8	565,064.3	634,696.4	599,395.3	756,904.3
ii. Utility Bills Payment							
Number of Transactions	Thousands	5,457	5,610	6,001	6,324	6,613	5,181
Amount	Million Rupees	208,614.8	254,184.8	276,930.6	307,098.3	367,300.3	380,940.1
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	12,319	14,970	13,992	15,271	16,577	16,535
Amount	Million Rupees	1,479,571.9	1,745,718.9	1,616,290.2	1,986,929.0	2,334,368.1	2,572,720.9
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	21,822	23,669	28,398	34,018	34,044	34,479
Amount	Million Rupees	1,763,987.0	1,971,313.5	2,207,818.1	2,440,541.4	3,133,184.8	3,305,379.2
4.7 e-Commerce							
Number of Transactions	Thousands	6,396	8,196	9,598	10,871	9,504	9,928
Amount	Million Rupees	36,615.2	37,743.6	39,586.2	50,504.1	52,089.0	52,126.8

Source: Payment Systems Policy & Oversight Department

3.38 Real Time Gross Settlement- Systems Based Transactions

(Volume in Actual & Value in Billion Rupees)

Items	FY23		FY24							
	Q4		Q1		Q2		Q3		Q4	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	18,750	118,438.7	19,038	133,937.4	25,275	190,950.5	20,358	235,561.3	19,948	171,636.9
Inter Bank Fund Transfers	1,206,462	58,572.9	1,404,054	65,388.4	1,449,098	78,802.1	1,451,024	72,945.6	1,360,589	75,729.1
Retail Cheques Clearing	14,050	6,050.7	-	-	6,713	2,898.9	16,323	7,088.8	15,593	8,157.9
Total	1,239,262	183,062.3	1,423,092	199,325.8	1,481,086	272,651.5	1,487,705	315,595.6	1,396,130	255,523.8

3.39 Real Time Gross Settlement-Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

Cash Deposits	19	7,213.5	23	7,788.7	23	7,433.4	22	6,993.0	21	7,401.7
Cash withdrawals	37	8,490.2	35	7,573.1	39	8,161.1	37	7,842.2	36	7,450.3
Intra Bank Funds Transfer through Cheques	10	31,925.5	10	43,052.1	10	43,138.0	9	31,974.3	9	32,534.8
Inter Bank Funds Transfers (Clearing)	9	8,670.9	9	8,970.0	9	9,069.7	9	9,167.0	9	9,476.8
Utilities Bills Payments	13	447.0	16	620.4	15	603.7	15	556.8	15	611.3
Direct Debit (Standing Instructions)	1	4,783.9	1	4,706.7	1	4,969.2	1	4,376.4	1	5,311.4
Pay Order/Demand Draft	2	3,433.4	2	3,470.0	2	3,060.9	2	3,692.5	2	3,118.0
Others*	0	1,003.8	0	1,081.3	0	1,348.4	0	1,554.6	0	1,252.4
Total	91	65,968.1	95	77,262.3	98	77,784.4	95	66,156.9	91	67,156.7

Source: Payment Systems Policy & Oversight Department

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

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

Amount in Million Rupees

Ratio in percent

SEGMENT	2023						2024					
	Q3			Q4			Q1			Q2		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	8,540,796	748,628	8.8	8,878,428	779,085	8.8	8,640,135	774,591	9.0	8,803,067	780,630	8.9
SMEs Sector	422,349	75,099	17.8	537,795	76,095	14.1	487,146	80,974	16.6	484,358	79,472	16.4
Agriculture Sector	450,036	58,679	13.0	501,720	59,546	11.9	483,016	61,255	12.7	527,544	64,155	12.2
Consumer sector	836,857	36,695	4.4	814,807	34,209	4.2	796,834	36,228	4.5	800,257	36,667	4.6
i. Credit Cards	102,904	2,400	2.3	107,645	1,619	1.5	112,083	1,819	1.6	122,016	2,072	1.7
ii. Auto loans	274,964	4,792	1.7	247,398	4,541	1.8	233,581	4,790	2.1	225,499	4,856	2.2
iii. Consumer durable	1,403	74	5.3	1,519	52	3.5	1,686	53	3.1	2,017	73	3.6
iv. Mortgage loans	212,425	12,544	5.9	211,519	12,168	5.8	208,535	12,966	6.2	207,595	13,134	6.3
v. Other personal loans	245,161	16,885	6.9	246,727	15,828	6.4	240,948	16,600	6.9	243,131	16,532	6.8
Commodity Financing	1,414,608	7,560	0.5	1,407,078	8,807	0.6	1,315,923	7,838	0.6	1,539,805	9,222	0.6
Staff Loans	284,663	2,704	0.9	303,074	2,802	0.9	315,787	2,243	0.7	335,636	3,162	0.9
Others	646,228	35,257	5.5	657,693	34,274	5.2	636,101	31,965	5.0	650,193	31,046	4.8
Total	12,595,536	964,620	7.7	13,100,595	994,818	7.6	12,674,943	995,094	7.9	13,140,861	1,004,354	7.6

SECTOR	2023						2024					
	Q3			Q4			Q1			Q2		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	989,831	64,031	6.5	1,030,469	65,930	6.4	965,233	67,982	7.0	1,167,594	67,949	5.8
Automobile / Transportation	173,914	19,575	11.3	191,168	19,258	10.1	182,727	18,982	10.4	174,718	17,663	10.1
Cement	263,031	7,220	2.7	256,209	7,326	2.9	252,109	8,308	3.3	242,127	7,719	3.2
Chemical & Pharmaceuticals	393,378	16,489	4.2	435,472	16,589	3.8	405,954	18,107	4.5	476,211	18,699	3.9
Electronics	137,120	24,647	18.0	158,175	25,923	16.4	163,880	25,822	15.8	165,089	26,029	15.8
Financial	405,503	12,063	3.0	405,467	11,431	2.8	343,939	11,150	3.2	374,143	11,128	3.0
Individuals	1,132,576	66,274	5.9	1,151,752	63,590	5.5	1,144,041	64,439	5.6	1,189,218	65,284	5.5
Insurance	5,095	62	1.2	4,372	62	1.4	3,584	62	1.7	2,856	62	2.2
Others	5,056,652	438,333	8.7	5,311,860	461,137	8.7	4,962,708	453,985	9.1	5,119,295	467,445	9.1
Production/Transmission of Energy	1,738,444	85,588	4.9	1,767,480	82,560	4.7	1,720,455	85,453	5.0	1,742,310	85,506	4.9
Shoes & Leather garments	48,114	5,985	12.4	49,695	5,841	11.8	50,483	6,001	11.9	51,293	5,932	11.6
Sugar	224,267	56,006	25.0	294,808	53,171	18.0	524,221	53,968	10.3	466,826	53,429	11.4
Textile	2,027,612	168,345	8.3	2,043,668	182,000	8.9	1,955,608	180,836	9.2	1,969,183	177,509	9.0
Total	12,595,536	964,620	7.7	13,100,595	994,818	7.6	12,674,943	995,094	7.9	13,140,861	1,004,354	7.6

Source: Financial Stability Department SBP

3.41 Non-Performing Loans

(Domestic and Overseas Operations)

Million Rupees

Banks / DFIs	Mar-24			Jun-24		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	1,010,376	(60,042)	(0.51)	1,019,778	(54,237)	(0.44)
All Banks	995,248	(57,899)	(0.50)	1,004,354	(53,023)	(0.44)
Commercial Banks	956,630	(75,087)	(0.65)	962,350	(73,421)	(0.61)
Public Sector Commercial Banks	324,478	(24,837)	(1.19)	319,026	(26,014)	(1.23)
Local Private Banks	631,596	(50,005)	(0.56)	642,790	(47,041)	(0.50)
Foreign Banks	556	(246)	(0.06)	534	(366)	(0.08)
Specialized Banks	38,618	17,188	15.04	42,003	20,398	17.50
DFIs	15,128	(2,143)	(1.17)	15,424	(1,214)	(0.64)

Source: Financial Stability Department SBP

3.42 Cash Recovery against Non-Performing Loans

Million Rupees

Banks / DFIs	For the Quarter Ended Mar 2024	For the Quarter Ended Jun 2024
All Banks & DFIs	22,792	33,175
All Banks	22,579	32,943
Commercial Banks	19,708	27,272
Public Sector Commercial Banks	3,966	6,544
Local Private Banks	15,741	20,707
Foreign Banks	2	21
Specialized Banks	2,871	5,671
DFIs	213	409

Source: Financial Stability Department SBP

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