

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Item	2024		
	Jun	Sep	Dec ^a
Assets	52,441,587	52,732,710	54,394,607
I. Currency and Deposits	3,545,866	3,127,273	3,016,017
1. Currency	637,603	632,558	663,551
2. Transferable Deposits	2,644,664	2,277,312	2,173,663
3. Restricted/ compulsory deposits	65,216	65,506	51,086
4 Other Deposits	198,384	151,896	127,718
II. Securities(other than shares)	30,537,519	31,306,919	29,247,875
1. Short-term	8,049,238	8,937,950	4,781,679
2. Long-term	22,488,281	22,368,969	24,466,196
III. Loans extended (Advances)	14,307,189	14,067,859	17,673,290
1. Short-term	8,500,662	8,128,722	11,084,714
A) Money at call	181,870	222,546	262,483
B) Reverse Repo	1,025,372	1,103,682	1,032,083
C) Bills purchased and discounted	345,649	365,857	325,755
D) Other short-term advances	6,947,771	6,436,637	9,464,393
2. Long-term	5,806,527	5,939,138	6,588,576
IV. Shares and other equity	672,966	668,956	763,940
1. Quoted	260,820	258,135	346,046
2. Non quoted	408,840	407,515	409,613
3. Investment fund shares	3,306	3,306	8,282
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	12,377	18,587	11,767
VII. Other accounts receivable	1,927,484	2,044,472	2,118,333
1. Trade credit and advances	-	-	-
2. Others	1,927,484	2,044,472	2,118,333
A) Dividends receivable resident sector	303	719	165
B) Settlement accounts resident sector	44,854	41,460	34,518
C) Items in the process of collection	480	587	2,097
D) Miscellaneous assets residents sector	1,877,671	1,997,555	2,077,795
E) Other non- resident accounts receivable	4,176	4,151	3,758
VIII. Non-financial assets	1,438,186	1,498,643	1,563,384
1. Produced assets	1,067,322	1,109,859	1,168,527
A) Tangible fixed assets	953,150	993,089	1,047,749
a) Dwellings	171,324	185,619	195,972
i) Building on freehold land	6,385	6,422	7,698
ii) Building on leasehold land	164,939	179,197	188,274
b) Other buildings and structures	347,642	355,155	374,793
i) Building on freehold land	112,422	109,456	114,116
ii) Building on leasehold land	235,220	245,699	260,676
c) Machinery and equipment	353,589	367,883	386,243
i) Transport equipments	30,793	33,969	38,946
ii) Furniture & Fixtures	55,198	53,100	49,472
iii) Office equipments	197,492	206,550	219,997
iv) Other machinery & equipments	70,106	74,264	77,828
d) Other tangible fixed assets n.e.s	80,595	84,432	90,741
B) Intangible fixed assets	114,172	116,770	120,778
a) Computer software	78,773	81,371	85,379
b) Other intangible fixed assets n.e.s	35,399	35,399	35,399
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	336,720	357,624	366,101
A) Tangible non-produced assets	311,517	328,758	338,434
a) Land	201,351	215,581	218,609
i) Land underlying Buildings and structures	201,351	215,581	218,609
1. Freehold land	80,873	85,257	90,335
2. Leasehold land	120,479	130,324	128,274
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	110,166	113,177	119,825
B) Intangible non-produced assets	25,203	28,866	27,667
a) Leases and other transferable contracts	18,308	21,514	20,070
b) Purchased goodwill	2,213	2,213	1,929
c) Other intangible non-produced assets n.e.s	4,682	5,139	5,668
3. Capital work in progress	34,143	31,160	28,756

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Item	2024		
	Jun	Sep	Dec ²
Liabilities	52,441,587	52,732,710	54,394,607
I. Deposits	32,248,481	32,365,350	31,553,180
1. Transferable Deposits	26,311,968	26,631,733	26,345,205
2. Restricted/ compulsory deposits	594,534	508,818	436,315
3. Other deposits	5,341,978	5,224,800	4,771,660
II. Securities (other than shares bonds/ debentures etc.)	125,260	124,173	123,482
1. Short-term	-	-	-
2. Long-term	125,260	124,173	123,482
III. Loans (Borrowings)	13,231,172	12,839,442	14,933,584
1. Short-term	12,392,116	12,016,276	14,126,280
A) Money at call	80,721	217,779	647,229
B) Repurchase agreements (Repo)	10,448,865	10,104,457	11,620,623
C) Other short-term borrowings	1,862,529	1,694,039	1,858,428
2. Long-term borrowings	839,057	823,167	807,305
IV. Financial Derivatives	33,078	38,411	27,857
V. Other accounts payable	3,765,553	3,940,474	4,230,383
1. Provision for losses	893,142	972,736	972,209
A) Provision for loan losses-Specific	806,569	914,500	902,452
B) Provision for loan losses-General	54,146	32,793	43,419
C) Provision for other losses	32,427	25,444	26,338
2. Accumulated Depreciation	412,505	433,223	445,008
3. Other accounts payable other resident Sectors	2,436,179	2,511,441	2,788,244
A) Dividends payable	6,464	6,576	6,741
B) Settlement accounts	34,790	33,556	42,129
C) Items in the process of collection	13,969	15,236	23,168
D) Miscellaneous liability items	2,380,957	2,456,072	2,716,206
a) Suspense account	127,225	146,201	177,492
b) Provision for expected costs	202,202	203,953	172,466
c) Deferred tax liabilities	30,191	42,965	44,127
d) Accrued wages	13,345	13,644	20,221
e) Accrued rent	569	589	655
f) Accrued taxes	714,131	732,777	773,907
g) Other miscellaneous liability items	1,293,293	1,315,942	1,527,338
4. Other non- resident accounts payable	23,728	23,074	24,923
A) Dividends payable non-residents	13,471	14,493	14,493
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,257	8,582	10,430
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	3,038,043	3,424,859	3,526,121
1. Quoted	439,862	439,897	453,824
2. Non quoted	267,036	266,289	252,890
3. Investment fund shares	-	-	-
4. Retained earnings	666,465	567,832	507,199
5. Current year result	545,602	709,056	922,499
6. General and special reserve	764,151	922,791	909,162
7. Valuation adjustments	354,926	518,993	480,546
VIII. Contingencies and Commitments	17,979,662	18,774,399	19,681,969
1. Guarantees	3,039,995	3,533,015	3,544,467
2. Commitments	14,322,697	15,067,907	15,896,052
A) Letter of Credit	4,196,624	4,154,543	4,456,666
B) Forward Foreign Exchange Transactions	8,063,039	8,697,905	7,796,545
C) Forward government Securities Transactions	312,009	259,742	1,670,221
D) Derivatives	99,246	100,317	105,234
E) Forward lending	268,857	358,775	306,604
F) Operating leases	412	384	387
G) Commitments for acquisition of :	50,928	51,196	54,912
i.Fixed assets	40,111	39,475	42,877
ii. Intangible assets	10,818	11,721	12,035
H) Other commitments	1,331,581	1,445,045	1,505,483
3. Other contingent liabilities	616,970	173,477	241,450

Source: Statistics and Data Services Department, SBF

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

Profit/Loss Account	2024		
	Apr-Jun	Jul-Sep	Oct-Dec ^p
A. Mark-Up/Return/Interest Earned	2,637,525	2,899,674	2,565,553
1. Loans and advances	574,675	581,260	602,959
2. Investments	1,503,481	1,863,878	1,492,026
3. Lendings to financial institutions	37,699	40,030	34,246
4. Balances with banks	4,798	4,214	3,732
5. Income from inter-office lending	510,862	401,939	424,601
6. Other	6,010	8,351	7,990
B. Mark-Up/Return/Interest Expensed	2,138,002	2,276,717	1,916,014
1. Deposits	949,465	1,046,741	902,255
2. Borrowings	570,600	712,535	455,979
3. Subordinated debt	11,901	13,715	13,533
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	42,431	35,469	35,763
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	8,013	8,929	8,013
6. Expense on inter-office borrowing	510,752	401,827	424,601
7. Other	44,840	57,501	75,870
I. Net Mark-Up/Return/Interest Income (A - B)	499,523	622,956	649,539
C. Non Mark-Up/Return/Interest Income	128,670	155,914	199,655
1. Fee & Commission Income	67,208	75,342	80,813
i. Branch banking customer fees	7,077	7,820	8,710
ii. Consumer finance related fees	2,279	2,738	2,492
iii. Card related fees (debit and credit cards)	19,091	23,802	27,160
iv. Credit related fees	2,235	1,789	2,651
v. Investment banking fee	1,363	1,501	1,737
vi. Commission on trade	14,759	15,177	16,741
vii. Commission on guarantees	4,225	4,354	4,839
viii. Commission on cash management	2,136	2,676	2,988
ix. Commission on remittances including home remittances	4,976	6,816	3,412
x. Commission on utility bills	163	173	182
xi. Commission income - Bancassurance	1,254	1,655	1,599
xii. Rent on lockers	375	547	442
xiii. Commission on investments services	226	264	346
xiv. Other Commission	7,049	6,029	7,513
2. Dividend Income	7,664	7,704	7,927
3. Foreign exchange income	31,971	14,003	28,842
4. Income from derivatives	1,910	2,730	1,742
5. Gain on securities	14,500	45,319	60,335
i. Realised	12,975	38,462	52,487
ii. Unrealised - held for trading	1,524	6,857	7,848
6. Other Income	5,417	10,817	19,996
i. Rent on property	295	302	418
ii. Gain on sale of fixed assets-net	1,053	1,514	1,540
iii. Loss on termination of lease liability against right of use assets	479	433	415
iv. Gain on sale of non banking assets - net	978	54	(24)
v. Other	2,613	8,515	17,646
II. Total Income (I + C)	628,193	778,871	849,195
D. Non Mark-Up/Return/Interest Expenses	284,770	329,983	393,506
1. Operating expenses	276,690	319,693	384,977
i. Total compensation expense	125,813	141,582	177,338
ii. Property expense	43,175	52,959	56,613
a. Rent and taxes	1,734	2,173	3,049
b. Insurance	254	389	519
c. Utilities cost	10,158	16,215	14,331
d. Lease rental	13	5	5
e. Fuel expense generators	1,096	1,213	1,411
f. Security (including guards)	7,478	8,485	10,379
g. Repair and maintenance (including janitorial charges)	5,748	6,055	7,210
h. Depreciation on right-of-use assets	10,293	11,242	11,986
i. Depreciation	6,400	7,181	7,724
iii. Information technology expenses	26,358	29,607	35,068
iv. Other operating expenses	81,344	95,545	115,959
2. Workers welfare fund	6,960	8,689	6,899
3. Other charges	1,121	1,600	1,630
i. Penalties imposed by State Bank of Pakistan	401	1,152	466
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	1
iii. Others (to be specified, if material)	719	448	1,163
III. Profit before provisions (II - D)	343,423	448,888	455,689
E. Provisions / (reversals) and write offs - net	18,467	39,796	36,336
1. (Reversals) / provisions against balance with Banks	(825)	111	(404)
2. (Reversals) / provisions for diminution in value of investments	6,995	(592)	(5,824)
3. (Reversals) / provisions against loans & advances	16,231	41,356	39,317
4. (Reversals) / provisions against off balance sheet items	3,208	1,361	2,796
5. Reversals against other assets	(2,038)	133	3,614
6. Recovery of written off / charged off bad debts	(5,103)	(2,575)	(3,163)
F. Extra ordinary / unusual items	49,014	-	8,102
IV. Profit Before Taxation (III - E - F)	275,942	409,092	411,251
G. Taxation	153,531	214,170	228,178
1. Current	169,176	234,326	249,160
2. Prior	(283)	189	(12,846)
3. Deferred	(15,362)	(20,344)	(8,135)
V. Profit After Taxation (IV - G)	122,411	194,922	183,073
Notes on Human Resources			
Number of Employees*	204,924	210,659	214,796
1. Permanent	182,114	186,188	189,584
a. Male	146,730	149,890	151,806
b. Female	35,384	36,298	37,778
2. Contractual	22,810	24,471	25,212
a. Male	20,616	21,743	22,341
b. Female	2,194	2,728	2,871

* 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	2024							
	Mar		Jun		Sep		Dec ¹	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	80,080,622	9,543,272	81,609,550	10,266,502	86,548,050	10,335,518	83,341,463	10,521,653
Call Deposits	337,836	387,503	342,893	544,356	314,825	416,843	295,972	380,729
Other Deposits Accounts	169,681	695,161	231,912	929,584	244,171	946,532	161,566	917,726
Saving Deposits	22,270,390	12,225,888	22,087,223	13,512,000	22,539,006	14,046,806	22,034,465	13,707,866
FIXED DEPOSITS	842,586	4,782,307	959,692	4,928,462	1,131,825	4,850,545	651,676	4,286,979
Less Than 6 months	115,701	1,328,639	141,711	1,455,238	270,217	1,316,690	97,342	1,209,436
For 6 months & over but less than 1 year	44,075	549,520	41,541	597,374	41,904	675,254	19,521	442,824
For 1 year & over but less than 2 years	437,383	2,455,957	487,789	2,488,034	538,424	2,481,382	383,627	2,225,441
For 2 years & over but less than 3 years	11,003	54,812	11,311	47,697	10,912	47,897	8,051	59,713
For 3 years & over but less than 4 years	26,898	75,229	26,334	74,891	25,648	73,042	16,129	87,323
For 4 years & over but less than 5 years	15,686	53,371	29,954	13,905	30,192	14,282	9,450	12,431
For 5 years & over	191,840	264,779	221,052	251,323	214,528	241,998	117,556	249,810
Total Deposits	103,701,115	27,634,131	105,231,270	30,180,905	110,777,877	30,596,245	106,485,142	29,814,953

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 31st December, 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	59,361,998	6,205,218.3	21,929,448	1,232,178.1	878,773	443,245.1	1,171,244	2,641,011.5	83,341,463	10,521,653.1
of which:										
Basic Banking Accounts	4,233,707	355,684.4	766,923	79,890.0	121,477	76,761.2	8,336	12,495.4	5,130,443	524,831.0
II. Call Deposits	167,714	89,177.0	9,235	13,825.1	12,717	9,832.9	106,306	267,894.0	295,972	380,729.1
III. Other Deposit Accounts	126,444	32,573.0	21,026	5,545.8	3,069	8,775.0	11,027	870,832.5	161,566	917,726.2
IV. Saving Deposits	15,446,642	5,572,680.9	5,304,955	1,909,083.3	828,996	941,589.9	453,872	5,284,511.5	22,034,465	13,707,865.6
V. Fixed or Term Deposits	300,599	761,742.9	158,682	228,757.1	148,074	242,339.5	44,321	3,054,139.2	651,676	4,286,978.7
1) Less Than Three Months	35,364	165,595.1	11,317	38,354.3	8,796	32,747.3	10,961	579,866.3	66,438	816,563.0
2) For Three Months and Over but Less Than Six Months	17,635	56,043.6	5,267	13,217.3	2,191	16,671.6	5,811	306,940.7	30,904	392,873.2
3) For Six Months and Over but Less Than One Year	10,673	79,531.6	4,153	14,651.5	1,637	16,420.1	3,058	332,220.6	19,521	442,823.8
4) For One Year & Over but Less Than Two Years	167,049	385,574.2	102,008	135,671.4	97,343	129,893.2	17,227	1,574,302.5	383,627	2,225,441.4
5) For Two Years & Over but Less Than Three Years	4,495	8,757.2	2,329	1,839.6	548	762.9	679	48,353.0	8,051	59,712.7
6) For Three Years & Over but Less Than Four Years	8,239	10,950.4	4,713	3,810.9	2,337	3,457.6	840	69,104.5	16,129	87,323.4
7) For Four Years & Over but Less Than Five Years	7,854	7,086.5	1,104	2,121.0	382	228.6	110	2,995.4	9,450	12,431.5
8) For Five Years and Over but Less Than Ten Years	48,730	43,113.1	27,628	18,688.1	34,695	42,131.5	5,630	136,741.9	116,683	240,674.6
9) For ten years and over	560	5,091.2	163	403.1	145	26.5	5	3,614.2	873	9,135.0
Total	75,403,397	12,661,392.1	27,423,346	3,389,389.5	1,871,629	1,645,782.4	1,786,770	12,118,388.7	106,485,142	29,814,952.7

*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.)

Source: Statistics and Data Services Department, SBP

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 Holder	2023	2024			
	Dec	Mar	Jun	Sep	Dec ^p
I. FOREIGN CONSTITUENTS	772,367.2	780,934.4	848,930.6	844,609.2	888,649.1
I. Official	119,476.4	122,800.2	130,252.0	106,628.6	89,741.4
II. Business	160,375.5	154,496.5	170,014.8	145,195.2	163,434.7
III. Personal	492,328.2	503,513.4	548,535.8	592,653.9	635,339.1
IV. Trust Funds and Non Profit Organizations	187.0	124.4	128.1	131.5	132.7
2. DOMESTIC CONSTITUENTS	26,525,315.6	26,853,196.9	29,331,974.5	29,751,635.3	28,926,303.7
I. GOVERNMENT	3,965,803.2	3,912,060.1	4,380,118.4	4,526,234.5	4,296,509.7
a. Federal Government	2,524,918.1	2,409,189.3	2,709,577.9	2,799,811.0	2,581,115.7
b. Provincial Governments	1,268,631.2	1,325,020.2	1,486,856.1	1,532,671.9	1,506,660.0
c. Local Bodies	172,254.0	177,850.7	183,684.4	193,751.6	208,734.0
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	1,543,468.6	1,615,222.1	1,883,510.8	1,851,168.4	1,395,628.9
a. Agriculture, hunting and forestry	1,304.8	1,520.1	1,897.8	1,742.5	1,307.7
b. Services	48,298.4	50,998.6	52,639.3	48,801.8	48,235.3
c. Utilities	633,684.9	625,098.0	717,184.9	763,046.1	505,343.2
d. Transport, storage and communications	118,055.1	126,068.1	149,713.7	126,967.9	95,225.7
e. Manufacturing	293,369.1	331,232.3	309,051.2	272,090.3	207,242.1
f. Mining and Quarrying	261,862.3	296,026.5	445,716.2	415,244.3	312,972.3
g. Construction	37,609.8	22,690.0	23,197.0	22,402.9	45,847.8
h. Commerce and Trade	39,886.0	49,755.6	36,712.3	41,602.6	41,366.7
i. Others	109,398.2	111,832.9	147,398.3	159,269.8	138,088.1
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,205,910.0	1,213,732.7	1,392,683.0	1,193,845.8	1,073,313.7
a. Mutual Funds and AMCs	657,486.6	661,713.1	753,728.7	475,550.9	615,366.4
b. Insurance & Pension Funds	197,151.1	204,181.9	260,246.2	426,114.7	146,317.1
c. MFIs and DFIs	39,739.0	34,565.1	40,344.2	32,122.3	31,327.7
d. Stock Exchange & Brokerage Houses	53,648.0	53,323.5	85,404.9	60,206.8	127,678.5
e. Modarabas	5,141.8	4,722.7	4,707.2	5,833.7	6,167.4
f. Other NBFIs	252,743.9	255,226.4	248,251.8	194,017.5	146,456.5
IV. PRIVATE SECTOR (BUSINESS)	6,214,632.5	6,161,596.8	6,643,852.4	6,582,280.4	6,423,255.0
a. Agriculture, forestry and fishing	195,803.3	199,826.7	213,786.1	204,033.1	225,805.7
01. Crop and animal production, hunting and related service activities	188,463.2	192,317.1	206,036.6	195,210.9	218,346.3
i. Growing of Wheat, Rice, Sugar Cane & Cotton	105,230.9	104,936.0	111,769.9	102,979.0	111,514.9
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables	8,152.9	7,669.0	8,298.0	8,352.6	15,479.0
iii. Growing of other fruits, vegetables and crops	31,299.6	31,698.7	33,660.3	29,794.7	33,282.7
iv. Raising of livestock and other related activities	31,102.8	36,529.6	38,451.8	41,015.1	44,586.0
v. Other agricultural support activities	12,465.1	11,393.5	13,734.8	12,966.6	13,332.2
vi. Hunting, trapping and related service activities	211.9	90.2	121.8	102.9	151.5
02 - Forestry and logging	1,206.9	529.0	619.5	1,566.5	828.4
03 - Fishing and aquaculture	6,133.3	6,980.7	7,130.1	7,255.7	6,631.0
b. Mining and quarrying	265,749.4	242,004.3	325,010.8	286,196.8	289,669.2
01 - Mining of coal and lignite	57,760.7	81,971.3	107,676.2	113,445.2	110,999.4
02 - Extraction of crude petroleum and natural gas	179,556.9	133,001.1	183,445.9	141,814.7	137,138.5
03 - Mining of metal ores	3,368.8	3,643.6	7,298.4	5,388.7	14,224.9
04-Other mining and quarrying	24,020.4	22,533.0	25,351.1	24,474.9	26,260.7
05-Mining support service activities	1,042.6	855.3	1,239.3	1,073.3	1,045.8
c. Manufacturing	1,786,765.0	1,685,851.8	1,630,717.4	1,647,514.7	1,626,516.8
01 - Manufacture of food products	302,663.5	285,548.8	292,225.7	310,368.6	321,572.9
02 - Manufacture of beverages	75,860.2	60,163.5	50,264.7	65,982.7	52,549.9
03 - Manufacture of tobacco products	52,618.5	29,035.6	36,323.5	26,336.2	36,640.2
04 - Manufacture of textiles	236,879.0	230,981.3	217,806.2	212,931.9	214,856.1
i. Preparation and spinning of textile fibers	62,144.4	66,081.9	63,713.8	61,806.2	66,456.4
ii. Weaving of textiles	31,753.5	26,785.6	25,523.5	25,380.8	24,405.2
iii. Finishing of textiles	30,436.9	24,393.3	24,086.5	21,842.1	21,447.2
iv. Manufacture of knitted and crocheted fabrics	17,267.2	16,640.1	16,455.1	15,918.7	17,018.7
v. Manufacture of made-up textile articles, except apparel	36,125.6	35,356.4	31,197.4	32,831.0	32,329.1
vi. Manufacture of carpets and rugs	1,626.1	1,704.8	1,924.8	1,894.2	2,082.8
vii. Manufacture of other textiles n.e.c.	57,525.4	60,019.0	54,905.1	53,258.8	51,116.7
05 - Manufacture of wearing apparel	75,261.1	70,609.1	64,745.0	69,569.2	60,025.0
06 - Manufacture of leather and related products	28,222.5	25,084.0	24,648.1	23,285.6	22,325.3
i. Tanning and dressing of leather; dressing and dyeing of fur	6,196.7	6,588.6	5,648.8	5,470.8	5,145.5
ii. Manufacture of luggage, handbags and the like, saddlery and harness	3,755.4	4,032.0	4,004.1	3,560.8	2,993.8
iii. Manufacture of footwear	18,270.5	14,463.4	14,995.3	14,254.0	14,186.0
a). Leather wear	15,746.2	12,084.9	12,284.5	11,749.8	11,842.3
b). Rubber and Plastic wear	2,524.3	2,378.5	2,710.8	2,504.2	2,343.8

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

End period: Million Rupees

Category of Deposit Holder	2023	2024			
	Dec	Mar	Jun	Sep	Dec ^a
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,394.6	3,406.8	2,700.0	2,693.2	3,914.1
08 - Manufacture of paper and paper products	10,156.7	8,800.6	9,606.2	11,457.5	10,095.2
09 - Printing and reproduction of recorded media	21,597.2	21,472.5	22,591.0	21,168.7	19,613.4
10 - Manufacture of coke and refined petroleum products	171,251.6	169,226.4	145,289.3	156,229.1	170,821.0
11 - Manufacture of chemicals and chemical products	218,488.3	193,076.2	154,837.9	140,053.6	152,596.9
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	69,760.5	57,534.2	66,115.1	80,416.8	78,655.6
13 - Manufacture of rubber and plastics products	24,446.6	24,267.8	25,481.2	23,310.3	29,702.1
14 - Manufacture of other non-metallic mineral products	29,820.4	30,988.9	31,047.5	34,885.3	40,227.3
15 - Manufacture of basic metals	50,365.1	43,942.5	55,170.1	46,199.6	47,085.4
16 - Manufacture of fabricated metal products, except machinery and equipment	12,865.6	12,095.9	10,574.5	8,928.1	15,539.8
17 - Manufacture of computer, electronic and optical products	27,817.8	28,041.6	31,015.1	36,988.2	27,200.3
18 - Manufacture of electrical equipment	58,782.8	57,343.2	68,645.1	67,399.1	54,597.7
19 - Manufacture of machinery and equipment	56,270.4	55,502.4	58,962.7	62,503.7	24,100.2
20 - Manufacture of motor vehicles, trailers and semi-trailers	97,318.2	118,483.6	89,873.9	72,401.8	77,537.9
21 - Manufacture of other transport equipment	13,966.3	13,422.3	11,551.6	14,644.1	14,145.3
22 - Manufacture of furniture	3,280.3	3,745.1	3,649.0	3,530.5	3,420.9
23 - Other manufacturing	141,692.0	138,352.6	152,321.1	151,743.1	144,533.8
24 - Repair and installation of machinery and equipment	3,985.7	4,727.0	5,272.8	4,487.7	4,760.5
d. Electricity, gas, steam and air conditioning supply	476,785.6	577,886.3	707,942.9	763,478.0	701,806.9
e. Water supply; sewerage, waste management and remediation activities	24,055.5	18,655.2	11,071.3	14,834.9	8,747.1
f. Construction	411,331.5	401,397.6	506,748.2	424,117.5	395,665.8
01 - Construction of buildings	186,546.6	181,423.4	215,135.1	182,577.6	170,201.1
02 - Civil engineering	175,614.6	173,594.2	228,260.1	189,610.6	180,562.1
03 - Specialized construction activities	49,170.3	46,380.1	63,352.9	51,929.3	44,902.6
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,083,488.7	1,075,802.3	1,163,214.2	1,223,450.1	1,228,340.5
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	54,948.2	52,672.4	56,998.0	66,118.7	60,641.4
02 - Wholesale trade, except of motor vehicles and motorcycles	375,636.5	378,235.0	410,376.5	414,576.2	395,498.7
03 - Retail trade, except of motor vehicles and motorcycles	652,903.9	644,894.9	695,839.8	742,755.3	772,200.4
h. Transportation and storage	450,425.4	474,728.8	461,627.1	443,064.7	407,454.4
i. Accommodation and food service activities	32,478.6	32,354.3	34,997.9	40,052.6	45,860.7
j. Information and communication	227,153.6	253,250.9	257,322.1	255,760.1	270,554.2
k. Real estate activities	186,272.1	161,168.1	165,878.2	160,573.5	147,739.0
l. Professional, scientific and technical activities	172,933.9	131,087.2	163,711.4	156,161.2	166,185.9
01 - Legal and accounting activities	42,794.9	20,855.3	20,335.3	21,187.1	21,660.6
02 - Activities of head offices; management consultancy activities	16,992.8	15,822.5	15,889.6	13,614.7	14,979.2
03 - Architectural and engineering activities; technical testing and analysis	27,438.6	23,980.0	27,439.5	23,203.0	26,851.1
04 - Scientific research and development	8,809.4	9,070.4	14,204.5	10,516.9	6,164.6
05 - Advertising and market research	14,015.9	13,613.8	14,923.8	17,185.4	18,509.0
06 - Other professional, scientific and technical activities	61,306.6	46,331.9	69,028.6	68,716.1	76,051.0
07 - Veterinary activities	1,575.7	1,413.4	1,890.1	1,738.1	1,970.3
m. Administrative and support service activities	125,687.4	128,283.5	137,360.5	131,264.1	123,852.8
01 - Rental and leasing activities	4,093.6	4,030.9	4,850.5	5,069.1	4,843.1
02 - Employment activities	1,613.5	2,026.6	2,582.9	2,637.8	2,670.4
03 - Travel agency, tour operator, reservation service and related activities	26,189.4	34,166.9	33,206.8	30,650.7	27,646.5
04 - Security and investigation activities	4,675.4	4,497.1	4,374.5	4,318.0	5,021.0
05 - Services to buildings and landscape activities	4,385.1	5,007.6	6,885.7	5,166.7	5,196.9
06 - Office administrative, office support and other business support activities	84,730.3	78,554.3	85,460.2	83,421.7	78,475.0
n. Education	116,676.7	140,677.2	133,243.1	133,533.3	116,897.2
o. Human health and social work activities	85,018.7	88,766.7	103,141.1	99,964.1	101,416.7
p. Arts, entertainment and recreation	3,473.6	2,772.2	3,002.5	2,943.7	2,962.0
q. Other service activities	572,533.5	547,083.7	625,077.5	595,338.1	563,780.1
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	682,575.6	702,212.7	737,918.9	715,257.5	707,640.5
VI. PERSONAL	12,835,683.1	13,176,989.2	14,205,353.6	14,802,431.8	14,959,998.3
VII. OTHER	77,242.6	71,383.3	88,537.3	80,417.0	69,957.5
TOTAL	27,297,682.8	27,634,131.3	30,180,905.0	30,596,244.6	29,814,952.7

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 31st December, 2024

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	958,348.0	507,523.9	79,673.0	86,029.6	78,126.0	140,309.5	9,228.0	154,786.1	1,125,375.0	888,649.1
1) Official	44,273.0	40,076.3	4,339.0	4,049.2	14,988.0	22,097.1	681.0	23,518.8	64,281.0	89,741.4
2) Business	11,726.0	24,677.8	1,067.0	1,735.7	2,472.0	6,178.0	8,463.0	130,843.2	23,728.0	163,434.7
3) Personal	902,349.0	442,769.9	74,267.0	80,244.6	60,666.0	112,034.3	70.0	290.3	1,037,352.0	635,339.1
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	14.0	133.8	14.0	133.8
2. DOMESTIC CONSTITUENTS	74,445,049.0	12,153,868.2	27,343,673.0	3,303,359.9	1,793,503.0	1,505,473.0	1,777,542.0	11,963,602.6	105,359,767.0	28,926,303.7
I. GOVERNMENT	-	-	-	-	-	-	513,348.0	4,296,509.7	513,348.0	4,296,509.7
A. Federal Government	-	-	-	-	-	-	84,928.0	2,581,115.7	84,928.0	2,581,115.7
B. Provincial Governments	-	-	-	-	-	-	391,115.0	1,506,660.0	391,115.0	1,506,660.0
C. Local Bodies	-	-	-	-	-	-	37,305.0	208,734.0	37,305.0	208,734.0
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	19,873.0	1,395,628.9	19,873.0	1,395,628.9
Agriculture, hunting and forestry	-	-	-	-	-	-	41.0	1,307.7	41.0	1,307.7
Services	-	-	-	-	-	-	1,263.0	48,235.3	1,263.0	48,235.3
Utilities	-	-	-	-	-	-	8,758.0	505,343.2	8,758.0	505,343.2
Transport, storage and communications	-	-	-	-	-	-	5,182.0	95,225.7	5,182.0	95,225.7
Manufacturing	-	-	-	-	-	-	2,310.0	207,242.1	2,310.0	207,242.1
Mining and Quarrying	-	-	-	-	-	-	566.0	312,972.3	566.0	312,972.3
Construction	-	-	-	-	-	-	164.0	45,847.8	164.0	45,847.8
Commerce and Trade	-	-	-	-	-	-	445.0	41,366.7	445.0	41,366.7
Others	-	-	-	-	-	-	1,144.0	138,088.1	1,144.0	138,088.1
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	71,402.0	1,073,313.7	71,402.0	1,073,313.7
Mutual Funds and AMCs	-	-	-	-	-	-	4,375.0	615,366.4	4,375.0	615,366.4
Insurance & Pension Funds	-	-	-	-	-	-	17,828.0	146,317.1	17,828.0	146,317.1
MFIs and DFIs	-	-	-	-	-	-	11,215.0	31,327.7	11,215.0	31,327.7
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	7,380.0	127,678.5	7,380.0	127,678.5
Modarabas	-	-	-	-	-	-	521.0	6,167.4	521.0	6,167.4
Other NBFI	-	-	-	-	-	-	30,083.0	146,456.5	30,083.0	146,456.5
IV. PRIVATE SECTOR (BUSINESS)	4,903,967.0	1,687,505.9	467,853.0	148,301.0	129,447.0	133,841.3	1,063,931.0	4,453,606.8	6,565,198.0	6,423,255.0
A. Agriculture, forestry and fishing	1,548,104.0	133,973.0	95,744.0	10,514.7	26,803.0	10,168.7	103,592.0	71,149.2	1,774,243.0	225,805.7
1. Crop and animal production, hunting and related service activities	1,544,730.0	130,591.7	95,674.0	10,480.3	26,687.0	10,092.6	102,872.0	67,181.6	1,769,963.0	218,346.3
Growing of Wheat, Rice, Sugar Cane & Cotton	869,686.0	75,710.7	48,724.0	6,545.8	11,264.0	4,079.4	70,494.0	25,178.9	1,000,168.0	111,514.9
Growing of tropical, subtropical, pome and stone fruits & vegetables	119,886.0	7,032.0	5,823.0	376.7	1,148.0	536.8	806.0	7,533.5	127,663.0	15,479.0
Growing of other fruits, vegetables and crops	321,994.0	15,682.3	23,945.0	1,790.7	10,662.0	1,580.1	18,041.0	14,229.5	374,642.0	33,282.7
Raising of livestock and other related activities	187,994.0	25,642.5	15,082.0	1,464.0	2,587.0	2,941.7	8,060.0	14,537.8	213,723.0	44,586.0
Other agricultural support activities	45,013.0	6,461.8	2,095.0	302.9	1,019.0	951.7	5,447.0	5,615.8	53,574.0	13,332.2
Hunting, trapping and related service activities	157.0	62.3	5.0	0.2	7.0	2.9	24.0	86.1	193.0	151.5
02 - Forestry and logging	450.0	122.6	11.0	1.3	21.0	17.4	252.0	687.1	734.0	828.4
03 - Fishing and aquaculture	2,924.0	3,258.7	59.0	33.1	95.0	58.8	468.0	3,280.5	3,546.0	6,631.0
B. Mining and quarrying	13,397.0	31,359.3	100.0	87.7	362.0	1,119.8	6,780.0	257,102.5	20,639.0	289,669.2
05 - Mining of coal and lignite	4,201.0	13,621.3	18.0	7.1	48.0	298.2	1,267.0	97,072.8	5,534.0	110,999.4
06 - Extraction of crude petroleum and natural gas	4,743.0	12,157.8	20.0	46.7	104.0	154.5	2,965.0	124,779.4	7,832.0	137,138.5
07 - Mining of metal ores	669.0	668.6	6.0	0.9	26.0	275.2	534.0	13,280.2	1,235.0	14,224.9
08-Other mining and quarrying	3,006.0	4,571.4	50.0	32.9	154.0	387.5	1,836.0	21,268.8	5,046.0	26,260.7
09 - Mining support service activities	778.0	340.2	6.0	0.0	30.0	4.3	178.0	701.3	992.0	1,045.8
C. Manufacturing	267,879.0	227,013.6	11,917.0	10,340.0	16,303.0	38,244.9	226,249.0	1,350,918.3	522,348.0	1,626,516.8
10 - Manufacture of food products	86,895.0	47,560.9	1,998.0	1,114.5	4,734.0	14,778.4	36,561.0	258,119.1	130,188.0	321,572.9
11 - Manufacture of beverages	1,772.0	829.7	72.0	39.5	264.0	1,562.0	1,833.0	50,118.7	3,941.0	52,549.9
12 - Manufacture of tobacco products	168.0	195.9	5.0	0.1	42.0	180.8	455.0	36,263.3	670.0	36,640.2
13 - Manufacture of textiles	30,470.0	45,443.3	1,633.0	2,904.0	3,065.0	5,268.1	34,949.0	161,240.8	70,117.0	214,856.1
Preparation and spinning of textile fibres	8,333.0	17,218.4	243.0	264.9	1,380.0	1,594.8	10,641.0	47,378.4	20,597.0	66,456.4
Weaving of textiles	5,014.0	6,694.2	197.0	442.4	390.0	772.0	4,645.0	16,496.6	10,246.0	24,405.2
Finishing of textiles	3,947.0	4,101.7	210.0	235.2	710.0	1,179.5	3,770.0	15,930.8	8,637.0	21,447.2
Manufacture of knitted and crocheted fabrics	1,627.0	2,077.5	179.0	1,085.4	113.0	703.5	1,801.0	13,152.4	3,720.0	17,018.7
Manufacture of made-up textile articles, except apparel	4,936.0	8,047.9	390.0	192.8	176.0	542.7	4,670.0	23,545.7	10,172.0	32,329.1
Manufacture of carpets and rugs	423.0	251.6	22.0	16.4	26.0	4.7	433.0	1,810.1	904.0	2,082.8
Manufacture of other textiles n.e.c.	6,190.0	7,052.0	392.0	667.0	270.0	471.0	8,989.0	42,926.8	15,841.0	51,116.7
14 - Manufacture of wearing apparel	12,335.0	9,984.5	3,175.0	1,730.9	632.0	1,019.9	7,255.0	47,299.7	23,397.0	60,025.0
15 - Manufacture of leather and related products	7,017.0	6,236.1	397.0	288.6	298.0	366.7	5,253.0	15,433.8	12,965.0	22,325.3
Tanning and dressing of leather; dressing and dyeing of fur	1,600.0	1,069.2	195.0	136.8	102.0	80.5	1,140.0	3,859.0	3,037.0	5,145.5
Manufacture of luggage, handbags and the like, saddlery and harness	826.0	699.9	40.0	22.1	90.0	98.6	748.0	2,173.1	1,704.0	2,993.8
Manufacture of footwear	4,591.0	4,467.0	162.0	129.6	106.0	187.7	3,365.0	9,401.7	8,224.0	14,186.0
a. Leather wear	3,267.0	2,768.0	112.0	116.8	75.0	148.5	2,884.0	8,809.0	6,338.0	11,842.3
b. Rubber and Plastic wear	1,324.0	1,698.9	50.0	12.9	31.0	39.2	481.0	592.8	1,886.0	2,343.8

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender All Banks

As on 31st December, 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
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,120	1,371	76	38	113	53	1,364	2,452	4,673	3,914
17 - Manufacture of paper and paper products	2,331	1,229	147	60	142	122	3,537	8,684	6,157	10,095
18 - Printing and reproduction of recorded media	12,183	6,495	707	475	670	1,773	4,558	10,872	18,118	19,613
Printing and other service activities related to printing	11,884	6,334	687	468	619	1,743	4,165	10,295	17,355	18,840
Reproduction of recorded media	299	161	20	6	51	30	393	577	763	774
19 - Manufacture of coke and refined petroleum products	826	708	26	22	121	179	6,686	169,912	7,659	170,821
20 - Manufacture of chemicals and chemical products	8,456	15,746	401	532	827	1,125	28,440	135,194	38,124	152,597
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,395	2,042	103	160	619	1,249	9,479	75,204	12,596	78,656
22 - Manufacture of rubber and plastics products	6,164	5,020	219	383	284	324	11,957	23,974	18,624	29,702
23 - Manufacture of other non-metallic mineral products	6,721	5,403	156	239	336	1,255	4,578	33,330	11,791	40,227
24 - Manufacture of basic metals	10,601	7,154	254	297	619	1,533	10,573	38,102	22,047	47,085
25 - Manufacture of fabricated metal products, except machinery and equipment	3,288	2,246	92	43	171	196	2,649	13,056	6,200	15,540
26 - Manufacture of computer, electronic and optical products	4,310	5,735	169	96	233	246	3,386	21,123	8,098	27,200
27 - Manufacture of electrical equipment	8,961	8,982	228	180	459	2,318	8,912	43,117	18,560	54,598
28 - Manufacture of machinery and equipment	8,330	4,323	269	118	576	489	5,468	19,171	14,643	24,100
29 - Manufacture of motor vehicles, trailers and semi-trailers	4,207	2,904	138	277	268	328	7,275	74,029	11,888	77,538
30 - Manufacture of other transport equipment	1,211	495	28	8	75	73	1,903	13,569	3,217	14,145
31 - Manufacture of furniture	4,594	1,875	127	29	114	100	1,325	1,417	6,160	3,421
32 - Other manufacturing	37,681	43,302	1,389	1,257	1,540	3,608	26,915	96,367	67,525	144,534
Manufacture of jewellery and related articles	4,670	1,956	88	111	164	145	1,972	2,296	6,894	4,509
Manufacture of imitation jewellery and related articles	477	244	26	11	8	2	141	96	652	352
Manufacture of musical instruments	371	207	20	6	18	61	862	3,329	1,271	3,604
Manufacture of sports goods	9,465	8,616	313	183	548	1,971	4,909	29,470	15,235	40,240
Manufacture of games and toys	126	158	4	0	9	20	43	19	182	197
Manufacture of medical and dental instruments and supplies	3,004	2,631	119	113	490	927	2,832	8,912	6,445	12,582
Manufacture of Handicrafts	550	258	225	110	41	12	216	357	1,032	738
Other manufacturing n.e.c.	19,018	29,233	594	723	262	469	15,940	51,888	35,814	82,313
33 - Repair and installation of machinery and equipment	3,843	1,733	108	58	101	100	938	2,869	4,990	4,760
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	10,869	701,807	10,869	701,807
Electric power generation, transmission and distribution	-	-	-	-	-	-	7,505	663,308	7,505	663,308
a) Hydal	-	-	-	-	-	-	908	38,225	908	38,225
b) Thermal	-	-	-	-	-	-	518	9,835	518	9,835
c) Coal Based	-	-	-	-	-	-	297	281,900	297	281,900
d) Wind	-	-	-	-	-	-	537	17,024	537	17,024
e) Solar	-	-	-	-	-	-	2,100	16,894	2,100	16,894
f) Other	-	-	-	-	-	-	3,145	299,430	3,145	299,430
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	2,118	36,555	2,118	36,555
Steam and air conditioning supply	-	-	-	-	-	-	1,246	1,943	1,246	1,943
E. Water supply; sewerage, waste management and remediation activities	4,937	3,286	149	74	290	176	4,292	5,211	9,668	8,747
36 - Water collection, treatment and supply	1,395	477	58	20	168	57	701	785	2,322	1,338
37 - Sewerage	444	127	15	2	10	2	2,436	906	2,905	1,037
38 - Waste collection, treatment and disposal activities; materials recovery	2,729	2,543	47	42	77	63	1,048	3,217	3,901	5,864
39 - Remediation activities and other waste management services	369	139	29	9	35	54	107	304	540	507
F. Construction	124,327	80,559	4,743	2,253	5,998	14,720	108,529	298,134	243,597	395,666
41 - Construction of buildings	54,069	40,130	1,260	1,445	2,505	4,610	57,358	124,016	115,192	170,201
42 - Civil engineering	51,065	30,519	2,046	602	2,581	9,234	35,970	140,207	91,662	180,562
43 - Specialized construction activities	19,193	9,911	1,437	206	912	875	15,201	33,911	36,743	44,903
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,635,468	728,032	84,373	46,986	49,120	37,126	223,146	416,196	1,992,107	1,228,341
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	51,864	26,552	1,132	1,042	1,628	1,240	16,381	31,807	71,005	60,641
46 - Wholesale trade, except of motor vehicles and motorcycles	315,506	180,097	10,499	8,665	14,944	10,495	70,689	196,242	411,638	395,499
47 - Retail trade, except of motor vehicles and motorcycles	1,268,098	521,383	72,742	37,278	32,548	25,392	136,076	188,148	1,509,464	772,200

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 31st December, 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
H. Transportation and storage	49,935	46,566	1,106	1,020	1,938	2,166	17,311	357,702	70,290	407,454
49 - Land transport and transport via pipelines	30,464	29,370	493	477	1,048	859	7,524	20,722	39,529	51,428
50 - Water transport	768	743	29	20	56	31	981	71,961	1,834	72,754
51 - Air transport	1,424	895	45	46	27	42	1,952	151,787	3,448	152,769
52 - Warehousing and support activities for transportation	16,176	14,577	480	441	749	1,193	5,576	104,364	22,981	120,576
53 - Courier activities other than national post activities	1,103	982	59	37	58	41	1,278	8,867	2,498	9,927
I. Accommodation and food service activities	29,602	15,884	1,167	636	878	1,117	7,600	28,223	39,247	45,861
55 - Accommodation	5,721	3,062	229	163	246	552	2,696	9,648	8,892	13,425
56 - Food and beverage service activities	23,881	12,822	938	473	632	565	4,904	18,576	30,355	32,435
J. Information and communication	38,589	29,774	2,024	1,941	1,435	2,217	62,685	236,622	104,733	270,554
58 - Publishing activities	5,297	3,012	386	492	342	1,057	4,277	23,636	10,302	28,196
59 - Motion picture, video and television programme production, sound recording and music publishing activities	928	347	89	11	35	19	661	1,190	1,713	1,567
60 - Programming and broadcasting activities	775	527	94	18	17	4	615	1,624	1,501	2,173
61 - Telecommunications	13,411	4,574	261	126	395	193	6,866	104,678	20,933	109,571
62 - Computer programming, consultancy and related activities	13,028	16,790	785	1,018	494	784	14,249	77,226	28,556	95,818
63 - Information service activities	5,150	4,524	409	276	152	160	36,017	28,268	41,728	33,228
K. Real estate activities	95,684	57,335	1,958	1,466	4,189	4,214	23,316	84,724	125,147	147,739
L. Professional, scientific and technical activities	40,143	55,368	4,786	1,603	2,135	4,196	22,825	105,019	69,889	166,186
69 - Legal and accounting activities	11,736	8,075	2,969	515	844	1,112	4,970	11,959	20,519	21,661
70 - Activities of head offices; management consultancy activities	3,269	848	217	73	113	99	2,229	13,960	5,828	14,979
71 - Architectural and engineering activities; technical testing and analysis	5,445	3,850	265	278	196	140	4,639	22,583	10,545	26,851
72 - Scientific research and development	1,108	502	80	21	73	47	1,374	5,595	2,635	6,165
73 - Advertising and market research	5,153	2,162	410	395	280	2,526	4,786	13,426	10,629	18,509
74 - Other professional, scientific and technical activities	11,703	39,176	830	316	598	224	4,528	36,334	17,659	76,051
75 - Veterinary activities	1,729	754	15	5	31	49	299	1,162	2,074	1,970
M. Administrative and support service activities	63,059	28,018	2,937	1,308	2,965	1,721	75,650	92,807	144,611	123,853
77 - Rental and leasing activities	6,679	2,612	201	130	234	319	882	1,782	7,996	4,843
78 - Employment activities	1,002	1,435	86	55	68	55	532	1,125	1,688	2,670
79 - Travel agency, tour operator, reservation service and related activities	14,732	6,681	491	236	980	418	24,020	20,311	40,223	27,646
80 - Security and investigation activities	781	271	17	27	141	225	1,312	4,498	2,251	5,021
81 - Services to buildings and landscape activities	3,548	2,533	79	61	205	98	1,809	2,505	5,641	5,197
82 - Office administrative, office support and other business support activities	36,317	14,485	2,063	799	1,337	606	47,095	62,585	86,812	78,475
N. Education	33,212	25,626	15,007	4,942	1,578	1,807	30,903	84,523	80,700	116,897
O. Human health and social work activities	15,372	16,151	2,096	1,941	1,659	2,852	11,843	80,473	30,970	101,417
86 - Human health activities	13,501	11,465	1,988	1,879	1,484	2,795	8,226	63,116	25,199	79,255
87 - Residential care activities	580	313	57	51	34	28	199	674	870	1,066
88 - Social work activities with and without accommodation	1,291	4,373	51	11	141	29	3,418	16,683	4,901	21,096
P. Arts, entertainment and recreation	2,093	781	342	77	171	181	1,432	1,923	4,038	2,962
Q. Other service activities	942,166	207,780	239,404	63,112	13,623	11,815	126,909	281,073	1,322,102	563,780
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	94,837	707,641	94,837	707,641
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	38,717	501,306	38,717	501,306
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	56,120	206,334	56,120	206,334
VI. PERSONAL	69,472,601	10,443,965	26,842,850	3,145,382	1,663,649	1,370,618	1,184	34	97,980,284	14,959,998
A. Salaried persons	25,064,407	3,382,670	5,611,296	682,313	609,662	433,768	133	13	31,285,498	4,498,765
B. Self employed	22,108,706	5,185,771	3,099,067	549,740	537,561	431,535	957	18	25,746,291	6,167,065
C. Other Personal	22,299,488	1,875,523	18,132,487	1,913,329	516,426	505,314	94	2	40,948,495	4,294,168
VII. OTHER	68,481	22,398	32,970	9,677	407	1,014	12,967	36,869	114,825	69,958
Total	75,403,397	12,661,392	27,423,346	3,389,389	1,871,629	1,645,782	1,786,770	12,118,389	106,485,142	29,814,953

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 w.e.f. December, 2023.

**3.4 Classification of Scheduled Banks' Deposits
by Category of Deposit Holder and Size of Account**
As on 31st December, 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	592,375	1,453.7	289,215	1,305.5	12,963	12.3	59,730	36.5	4,463,006	12,628.9
25,000 to 50,000	48,861	1,725.4	46,709	1,670.8	573	20.3	1,188	41.8	315,285	11,311.1
50,000 to 100,000	152,022	11,366.8	42,846	2,995.8	556	39.2	948	67.9	310,679	21,891.3
100,000 to 150,000	66,232	8,915.9	18,669	2,274.6	308	37.6	641	78.0	210,421	25,835.6
150,000 to 200,000	20,302	3,535.2	12,044	2,087.5	173	29.9	385	67.8	140,157	24,117.5
200,000 to 300,000	29,761	7,404.7	14,880	3,600.4	271	65.7	502	123.4	187,026	45,395.6
300,000 to 400,000	23,944	8,275.2	9,401	3,236.9	158	54.0	368	127.5	109,915	37,823.9
400,000 to 500,000	36,197	15,610.2	6,746	2,988.1	164	73.2	259	116.2	79,573	35,366.2
500,000 to 750,000	28,436	17,273.8	9,671	5,966.7	342	209.4	710	437.2	148,073	90,211.6
750,000 to 1,000,000	24,080	20,634.1	6,824	5,952.7	216	189.6	376	328.5	95,396	83,071.7
1,000,000 to 2,000,000	42,546	57,659.7	16,989	25,020.8	629	938.4	934	1,334.8	195,564	270,107.5
2,000,000 to 3,000,000	17,141	41,636.1	8,110	19,648.8	275	664.2	537	1,316.3	73,925	178,771.0
3,000,000 to 4,000,000	8,715	29,965.9	3,541	12,220.1	172	595.0	318	1,114.8	40,568	139,200.6
4,000,000 to 5,000,000	5,993	26,722.8	2,400	10,707.8	172	765.9	269	1,204.8	75,346	350,021.0
5,000,000 to 6,000,000	5,039	27,234.6	1,824	9,890.9	151	822.6	290	1,566.0	21,573	115,870.9
6,000,000 to 7,000,000	3,072	19,836.8	1,430	9,255.9	103	664.0	177	1,154.6	12,812	82,665.2
7,000,000 to 8,000,000	2,378	17,763.2	1,223	9,163.1	76	570.5	159	1,190.3	10,723	79,925.2
8,000,000 to 9,000,000	1,988	16,853.0	982	8,299.2	77	655.1	169	1,440.7	8,116	68,501.5
9,000,000 to 10,000,000	1,768	16,752.6	854	8,086.6	56	537.7	136	1,288.0	6,251	59,220.1
10,000,000 to 100,000,000	13,923	338,425.6	13,944	438,655.8	1,266	45,227.2	2,296	78,509.1	54,895	1,379,183.2
100,000,000 to 500,000,000	524	92,843.8	3,376	687,458.1	615	129,821.6	678	145,600.8	4,835	941,987.9
500,000,000 to 1,000,000,000	40	26,564.7	880	614,385.6	232	156,874.7	128	89,744.5	544	371,613.6
1,000,000,000 to 5,000,000,000	37	72,968.5	697	1,313,691.9	264	505,089.9	164	373,006.2	426	827,942.6
5,000,000,000 to 10,000,000,000	1	7,226.6	57	348,188.7	45	289,401.9	32	212,594.3	55	366,464.3
10,000,000,000 & Over	-	-	36	749,757.2	16	262,269.0	8	160,823.7	34	804,126.9
TOTAL	1,125,375	888,649.1	513,348	4,296,509.7	19,873	1,395,628.9	71,402	1,073,313.7	6,565,198	6,423,255.0

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 31st December, 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	55,053	246.5	64,248,019	168,955.8	31,031	248.1	69,159,017	183,433.6	69,751,392	184,887.3
25,000 to 50,000	6,273	207.6	5,254,294	190,011.4	8,128	314.1	5,632,450	203,576.9	5,681,311	205,302.3
50,000 to 100,000	5,149	352.5	8,105,777	573,659.8	19,672	1,366.3	8,485,627	600,372.8	8,637,649	611,739.6
100,000 to 150,000	2,099	250.1	4,439,363	555,362.1	18,887	2,456.0	4,690,388	586,294.0	4,756,620	595,209.9
150,000 to 200,000	1,737	304.3	4,404,260	767,571.3	4,975	862.4	4,563,731	795,040.7	4,584,033	798,575.9
200,000 to 300,000	1,724	422.6	3,568,825	872,492.5	13,961	3,331.8	3,787,189	925,432.0	3,816,950	932,836.7
300,000 to 400,000	1,259	429.8	1,998,857	692,521.2	3,890	1,317.1	2,123,848	735,510.4	2,147,792	743,785.6
400,000 to 500,000	1,276	564.4	1,321,221	590,258.6	2,276	996.0	1,411,515	630,362.7	1,447,712	645,972.9
500,000 to 750,000	2,452	1,449.7	1,666,992	1,006,452.4	4,229	2,481.7	1,832,469	1,107,208.9	1,860,905	1,124,482.7
750,000 to 1,000,000	1,004	877.5	785,590	677,375.9	2,517	2,282.1	891,923	770,078.0	916,003	790,712.1
1,000,000 to 2,000,000	3,387	4,631.4	1,157,859	1,578,045.9	2,591	3,536.9	1,377,953	1,883,615.9	1,420,499	1,941,275.6
2,000,000 to 3,000,000	1,884	4,549.7	380,280	920,979.7	681	1,565.5	465,692	1,127,495.2	482,833	1,169,131.3
3,000,000 to 4,000,000	1,152	3,946.2	182,199	625,088.3	352	1,227.8	228,302	783,392.8	237,017	813,358.7
4,000,000 to 5,000,000	794	3,557.1	109,844	488,425.1	205	918.2	189,030	855,599.8	195,023	882,322.6
5,000,000 to 6,000,000	1,235	6,511.4	80,778	436,056.8	122	665.7	105,973	571,384.3	111,012	598,618.9
6,000,000 to 7,000,000	560	3,614.0	49,629	320,660.0	309	2,107.9	65,020	420,121.6	68,092	439,958.5
7,000,000 to 8,000,000	476	3,563.0	39,067	291,054.6	224	1,640.6	51,948	387,107.2	54,326	404,870.5
8,000,000 to 9,000,000	401	3,400.4	28,432	240,544.6	78	669.2	38,255	323,510.7	40,243	340,363.8
9,000,000 to 10,000,000	347	3,315.2	21,901	207,723.2	63	591.0	29,608	280,761.8	31,376	297,514.4
10,000,000 to 100,000,000	5,283	162,430.6	133,219	2,782,406.3	543	16,282.3	211,446	4,902,694.6	225,369	5,241,120.2
100,000,000 to 500,000,000	1,062	216,120.4	3,581	616,629.5	84	18,417.2	14,231	2,756,035.5	14,755	2,848,879.3
500,000,000 to 1,000,000,000	131	84,654.1	185	130,772.2	4	2,673.3	2,104	1,450,718.1	2,144	1,477,282.8
1,000,000,000 to 5,000,000,000	92	153,614.6	106	166,397.1	3	4,006.4	1,752	3,343,748.6	1,789	3,416,717.1
5,000,000,000 to 10,000,000,000	7	48,627.3	3	23,523.0	-	-	199	1,288,799.5	200	1,296,026.1
10,000,000,000 & Over	-	-	3	37,031.2	-	-	97	2,014,008.0	97	2,014,008.0
TOTAL	94,837	707,640.5	97,980,284	14,959,998.3	114,825	69,957.5	105,359,767	28,926,303.7	106,485,142	29,814,952.7

Source: Statistics and Data Services Department, SBP

Note:

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

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

Period end Position

Billion Rupees

Provinces/ Regions	Category	Jun-24			Sep-24			Dec-24 ^a		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	65.79	783.14	848.93	71.78	772.82	844.61	72.43	816.22	888.65
	Government	108.99	4,271.13	4,380.12	113.31	4,412.93	4,526.23	100.67	4,195.84	4,296.51
	Non-Financial Public Sector Enterprises	65.79	1,817.72	1,883.51	188.06	1,663.11	1,851.17	11.33	1,384.29	1,395.63
	NBFCs & Financial Auxiliaries	3.51	1,389.18	1,392.68	1.61	1,192.23	1,193.85	2.50	1,070.81	1,073.31
	Private Sector (Business)	537.26	6,106.59	6,643.85	523.04	6,059.24	6,582.28	521.51	5,901.75	6,423.26
	Trust Funds & Non Profit Organizations	15.35	722.57	737.92	15.58	699.68	715.26	15.69	691.95	707.64
	Personal/Individuals	2,303.74	11,901.62	14,205.35	2,410.61	12,391.82	14,802.43	2,440.81	12,519.19	14,960.00
	Others	18.78	69.76	88.54	19.26	61.16	80.42	15.31	54.65	69.96
	Total	3,119.21	27,861.70	30,180.91	3,343.26	27,252.99	30,596.24	3,180.25	26,634.71	29,814.95
Punjab	Foreign Constituents	48.59	309.04	357.63	52.72	318.59	371.30	53.75	328.87	382.62
	Government	32.81	1,700.69	1,733.50	28.87	1,674.26	1,703.14	25.93	1,675.36	1,701.29
	Non-Financial Public Sector Enterprises	14.83	868.86	883.69	28.14	866.88	895.02	5.56	675.99	681.55
	NBFCs & Financial Auxiliaries	0.52	149.06	149.58	0.41	160.99	161.40	0.48	127.22	127.70
	Private Sector (Business)	315.42	2,407.86	2,723.28	319.95	2,378.94	2,698.90	321.75	2,381.98	2,703.73
	Trust Funds & Non Profit Organizations	7.63	287.61	295.24	8.12	262.01	270.13	9.15	265.25	274.39
	Personal/Individuals	1,303.58	6,061.33	7,364.91	1,363.76	6,311.60	7,675.36	1,380.51	6,299.78	7,680.29
	Others	1.76	30.88	32.65	1.78	25.44	27.22	2.83	27.17	30.01
	Total	1,725.14	11,815.34	13,540.48	1,803.74	11,998.72	13,802.46	1,799.96	11,781.62	13,581.59
Sindh	Foreign Constituents	2.28	340.19	342.48	2.50	327.47	329.98	1.01	364.43	365.44
	Government	16.56	1,076.32	1,092.88	21.73	1,162.36	1,184.09	19.05	1,084.29	1,103.34
	Non-Financial Public Sector Enterprises	22.56	349.17	371.73	15.64	282.57	298.21	3.90	263.05	266.95
	NBFCs & Financial Auxiliaries	0.04	1,163.25	1,163.28	0.04	948.89	948.92	0.14	855.40	855.54
	Private Sector (Business)	87.38	2,512.70	2,600.08	81.20	2,552.52	2,633.72	76.61	2,472.60	2,549.21
	Trust Funds & Non Profit Organizations	1.87	293.27	295.14	1.85	290.35	292.20	2.09	294.24	296.32
	Personal/Individuals	238.18	3,470.19	3,708.37	241.13	3,556.08	3,797.22	233.23	3,519.63	3,752.86
	Others	0.02	5.23	5.25	0.02	3.29	3.31	0.04	3.55	3.59
	Total	368.90	9,210.31	9,579.21	364.11	9,123.53	9,487.64	336.07	8,887.19	9,193.25
Khyber Pakhtunkhwa	Foreign Constituents	5.85	21.84	27.70	6.64	22.82	29.46	6.78	25.61	32.39
	Government	23.14	377.20	400.34	25.17	410.27	435.43	17.53	328.01	345.54
	Non-Financial Public Sector Enterprises	0.32	25.63	25.94	113.06	29.07	142.14	0.36	17.95	18.31
	NBFCs & Financial Auxiliaries	1.12	4.30	5.41	0.09	2.09	2.18	0.14	1.44	1.57
	Private Sector (Business)	74.81	190.05	264.86	72.08	165.94	238.02	71.15	167.02	238.16
	Trust Funds & Non Profit Organizations	1.93	31.79	33.73	1.52	34.96	36.49	0.70	17.74	18.43
	Personal/Individuals	402.52	888.68	1,291.20	431.17	953.37	1,384.54	453.91	1,020.79	1,474.71
	Others	1.50	14.10	15.60	1.48	12.36	13.84	1.91	10.93	12.84
	Total	511.18	1,553.59	2,064.78	651.21	1,630.88	2,282.09	552.48	1,589.48	2,141.96
Balochistan	Foreign Constituents	0.02	1.65	1.68	0.02	1.89	1.90	0.02	2.15	2.17
	Government	24.31	186.99	211.29	25.08	187.38	212.45	25.35	179.05	204.40
	Non-Financial Public Sector Enterprises	0.69	13.48	14.17	1.17	10.41	11.58	0.66	7.41	8.07
	NBFCs & Financial Auxiliaries	0.00	0.26	0.26	0.00	0.10	0.10	0.00	0.33	0.34
	Private Sector (Business)	31.22	98.98	130.20	23.72	86.77	110.50	23.80	90.62	114.42
	Trust Funds & Non Profit Organizations	0.24	8.87	9.11	0.27	8.98	9.25	0.16	7.27	7.43
	Personal/Individuals	83.47	244.81	328.28	87.14	251.77	338.91	91.93	329.82	421.76
	Others	15.30	1.11	16.40	15.77	0.94	16.71	10.26	1.46	11.72
	Total	155.24	556.15	711.39	153.17	548.24	701.40	152.19	618.12	770.31
Islamabad	Foreign Constituents	1.13	92.70	93.83	1.19	83.10	84.29	0.96	75.80	76.76
	Government	2.59	885.84	888.42	2.06	934.61	936.66	2.56	883.77	886.34
	Non-Financial Public Sector Enterprises	0.01	548.63	548.64	1.90	464.22	466.12	0.00	415.22	415.22
	NBFCs & Financial Auxiliaries	-	59.58	59.58	-	65.79	65.79	0.01	71.57	71.58
	Private Sector (Business)	5.24	837.56	842.80	4.18	825.19	829.37	3.43	748.83	752.26
	Trust Funds & Non Profit Organizations	1.26	95.83	97.10	1.30	96.94	98.24	1.19	99.90	101.09
	Personal/Individuals	29.12	857.18	886.31	30.57	924.94	955.51	30.17	974.81	1,004.97
	Others	0.19	18.35	18.54	0.20	18.84	19.04	0.22	11.40	11.62
	Total	39.54	3,395.69	3,435.23	41.40	3,413.63	3,455.03	38.54	3,328.30	3,319.84
Gilgit-Baltistan	Foreign Constituents	0.27	0.43	0.70	0.27	0.47	0.74	0.19	0.80	1.00
	Government	8.50	20.61	29.11	9.34	21.24	30.59	9.61	19.58	29.19
	Non-Financial Public Sector Enterprises	0.21	9.73	9.95	0.16	9.04	9.21	0.18	4.08	4.26
	NBFCs & Financial Auxiliaries	1.64	4.91	6.55	0.98	8.10	9.08	1.64	7.82	9.46
	Private Sector (Business)	7.16	15.53	22.69	5.98	11.32	17.30	6.41	12.49	18.89
	Trust Funds & Non Profit Organizations	1.07	0.62	1.69	1.18	1.05	2.23	1.08	1.10	2.18
	Personal/Individuals	27.15	54.69	81.85	30.15	58.69	88.84	26.68	42.34	69.02
	Others	0.02	0.03	0.05	0.02	0.05	0.07	0.02	0.06	0.07
	Total	46.02	106.57	152.59	48.08	109.97	158.05	45.80	88.26	134.06

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

Period end Position

Provinces/ Regions	Category	Billion Rupees								
		Jun-24			Sep-24			Dec-24 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
	Foreign Constituents	7.65	17.28	24.92	8.45	18.48	26.93	9.72	18.56	28.28
	Government	1.09	23.48	24.56	1.07	22.81	23.87	0.63	25.78	26.41
	Non-Financial Public Sector Enterprises	27.17	2.22	29.38	27.98	0.92	28.90	0.67	0.59	1.26
	NBFCs & Financial Auxiliaries	0.19	7.82	8.01	0.10	6.28	6.38	0.10	7.02	7.12
AJK	Private Sector (Business)	16.05	43.90	59.95	15.93	38.55	54.48	18.36	28.21	46.57
	Trust Funds & Non Profit Organizations	1.34	4.57	5.91	1.34	5.38	6.72	1.33	6.46	7.80
	Personal/Individuals	219.71	324.72	544.44	226.70	335.36	562.06	224.38	332.02	556.39
	Others	0.00	0.05	0.05	0.00	0.24	0.24	0.03	0.08	0.11
	Total	273.19	424.04	697.23	281.57	428.01	709.58	255.21	418.73	673.95

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.)	2024					
	Jun		Sep		Dec ⁵	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	71,988,903	227,857.2	74,412,934	166,026.5	69,751,392	184,887.3
25,000 to 50,000	5,330,249	196,213.5	5,417,748	191,649.3	5,681,311	205,302.3
50,000 to 100,000	7,255,303	522,765.9	8,320,529	581,298.4	8,637,649	611,739.6
100,000 to 150,000	4,306,725	530,890.3	5,558,296	682,335.4	4,756,620	595,209.9
150,000 to 200,000	2,910,679	501,493.6	2,873,786	499,666.4	4,584,033	798,575.9
200,000 to 300,000	4,247,176	1,045,677.9	4,366,457	1,042,966.1	3,816,950	932,836.7
300,000 to 400,000	2,113,513	732,745.4	2,054,819	711,202.6	2,147,792	743,785.6
400,000 to 500,000	1,335,914	592,918.1	1,853,300	844,448.3	1,447,712	645,972.9
500,000 to 750,000	2,218,787	1,331,568.3	1,925,194	1,156,194.6	1,860,905	1,124,482.7
750,000 to 1,000,000	997,963	831,651.5	1,191,618	1,007,493.9	916,003	790,712.1
1,000,000 to 2,000,000	1,183,448	1,595,937.2	1,364,186	1,869,290.7	1,420,499	1,941,275.6
2,000,000 to 3,000,000	421,759	1,018,576.4	498,046	1,204,002.3	482,833	1,169,131.3
3,000,000 to 4,000,000	221,641	757,689.1	245,589	843,186.3	237,017	813,358.7
4,000,000 to 5,000,000	125,398	558,152.9	144,525	641,961.8	195,023	882,322.6
5,000,000 to 6,000,000	112,442	603,819.9	109,822	591,122.2	111,012	598,618.9
6,000,000 to 7,000,000	74,881	483,295.4	68,435	441,761.7	68,092	439,958.5
7,000,000 to 8,000,000	55,393	412,585.9	51,532	383,786.5	54,326	404,870.5
8,000,000 to 9,000,000	37,931	320,087.8	39,141	331,066.9	40,243	340,363.8
9,000,000 to 10,000,000	30,002	283,882.3	31,946	302,384.9	31,376	297,514.4
10,000,000 to 100,000,000	243,281	5,602,893.6	230,821	5,364,244.6	225,369	5,241,120.2
100,000,000 to 500,000,000	15,519	2,953,169.4	14,859	2,823,371.1	14,755	2,848,879.3
500,000,000 to 1,000,000,000	2,189	1,455,292.5	2,197	1,470,154.1	2,144	1,477,282.8
1,000,000,000 to 5,000,000,000	1,847	3,607,091.1	1,764	3,350,582.6	1,789	3,416,717.1
5,000,000,000 to 10,000,000,000	188	1,294,642.3	206	1,371,133.0	200	1,296,026.1
10,000,000,000 & Over	139	2,720,007.4	127	2,724,914.4	97	2,014,008.0
TOTAL	105,231,270	30,180,905.0	110,777,877	30,596,244.6	106,485,142	29,814,952.7

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 deposit accounts 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 31st December, 2024

Million Rupees
Number of Accounts in Unit

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
Less Than 5000	35,545,626	20,878	17,090,933	5,713	606,130	478	800,914	482	54,043,603	27,551
5,000 to 10,000	8,734,492	51,564	662,078	4,691	67,200	472	125,376	850	9,589,146	57,577
10,000 to 20,000	3,186,334	46,478	1,152,005	15,100	63,874	900	109,057	1,508	4,511,270	63,985
20,000 to 25,000	1,258,300	27,977	281,054	6,283	27,524	614	40,495	900	1,607,373	35,774
25,000 to 50,000	4,244,657	153,956	1,235,422	44,066	85,261	3,205	115,971	4,075	5,681,311	205,302
50,000 to 100,000	5,589,635	393,749	2,821,325	202,569	117,064	7,718	109,625	7,704	8,637,649	611,740
100,000 to 150,000	3,436,864	435,154	1,085,214	131,324	183,461	22,592	51,081	6,140	4,756,620	595,210
150,000 to 200,000	3,851,699	671,988	633,888	109,670	66,825	11,443	31,621	5,475	4,584,033	798,576
200,000 to 300,000	2,937,518	717,513	751,583	184,034	84,569	20,781	43,280	10,509	3,816,950	932,837
300,000 to 400,000	1,683,209	584,083	375,448	128,720	61,384	21,411	27,751	9,571	2,147,792	743,786
400,000 to 500,000	1,134,169	505,895	239,381	106,757	51,431	23,219	22,731	10,102	1,447,712	645,973
500,000 to 750,000	1,356,553	818,449	357,801	217,124	105,411	64,049	41,140	24,861	1,860,905	1,124,483
750,000 to 1,000,000	626,460	540,526	190,063	164,439	75,189	64,612	24,291	21,135	916,003	790,712
1,000,000 to 2,000,000	928,140	1,262,666	298,320	407,626	132,069	182,438	61,970	88,547	1,420,499	1,941,276
2,000,000 to 3,000,000	304,102	736,204	94,156	228,179	52,833	127,472	31,742	77,277	482,833	1,169,131
3,000,000 to 4,000,000	150,616	516,368	44,460	152,591	23,457	80,477	18,484	63,923	237,017	813,359
4,000,000 to 5,000,000	126,427	572,559	26,179	116,377	14,649	65,181	27,768	128,205	195,023	882,323
5,000,000 to 6,000,000	69,037	372,579	19,661	106,049	10,571	56,781	11,743	63,210	111,012	598,619
6,000,000 to 7,000,000	42,705	275,857	11,524	74,421	6,295	40,618	7,568	49,062	68,092	439,958
7,000,000 to 8,000,000	33,433	249,009	9,131	67,927	5,341	39,875	6,421	48,060	54,326	404,870
8,000,000 to 9,000,000	24,548	207,604	6,582	55,569	4,002	33,971	5,111	43,220	40,243	340,364
9,000,000 to 10,000,000	18,366	174,089	5,515	52,339	3,184	30,179	4,311	40,908	31,376	297,514
10,000,000 to 100,000,000	116,953	2,475,862	30,853	632,005	23,067	508,826	54,496	1,624,428	225,369	5,241,120
100,000,000 to 500,000,000	3,328	553,208	718	123,922	733	143,206	9,976	2,028,544	14,755	2,848,879
500,000,000 to 1,000,000,000	121	82,663	37	26,734	84	58,576	1,902	1,309,310	2,144	1,477,283
1,000,000,000 to 5,000,000,000	99	153,960	15	25,162	21	36,689	1,654	3,200,906	1,789	3,416,717
5,000,000,000 to 10,000,000,000	3	23,523	-	-	-	-	197	1,272,503	200	1,296,026
10,000,000,000 & Over	3	37,031	-	-	-	-	94	1,976,977	97	2,014,008
Total	75,403,397	12,661,392	27,423,346	3,385,389	1,871,629	1,645,782	1,786,770	12,118,389	106,485,142	29,814,853

Source: Statistics and Data Services Department, SSB

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 ²
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 Depositors ²	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, Development 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.)	2024					
	Jun		Sep		Dec ^p	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	566,506	5,040.3	828,450	11,894.4	944,373	13,801.0
25,000 to 50,000	579,599	21,584.6	464,487	17,293.4	460,939	15,468.7
50,000 to 100,000	1,061,012	71,236.6	972,823	65,290.0	1,109,294	81,582.7
100,000 to 150,000	262,263	32,705.1	227,888	28,077.8	385,192	49,569.8
150,000 to 200,000	183,471	31,938.9	186,525	32,389.2	168,380	29,199.4
200,000 to 300,000	244,969	60,230.7	271,716	66,746.4	287,213	70,517.6
300,000 to 400,000	150,401	51,690.9	156,505	54,002.7	204,057	71,121.2
400,000 to 500,000	106,036	47,756.8	116,151	52,472.3	139,602	62,059.1
500,000 to 750,000	298,991	187,106.3	302,198	188,179.5	216,978	138,947.0
750,000 to 1,000,000	119,828	105,650.2	122,541	109,520.8	99,939	86,116.1
1,000,000 to 2,000,000	216,971	312,202.2	198,171	282,437.0	262,585	367,252.9
2,000,000 to 3,000,000	86,660	210,718.2	86,677	211,824.8	89,480	217,407.2
3,000,000 to 4,000,000	31,904	110,833.2	33,351	115,930.1	38,612	134,686.9
4,000,000 to 5,000,000	23,748	106,300.5	24,720	110,867.0	27,438	123,375.5
5,000,000 to 6,000,000	17,553	96,354.6	18,439	100,693.0	17,433	94,625.2
6,000,000 to 7,000,000	12,510	81,140.2	11,697	75,947.1	13,377	86,316.9
7,000,000 to 8,000,000	10,131	75,559.2	10,065	75,074.7	10,816	81,058.4
8,000,000 to 9,000,000	6,951	59,050.6	8,368	71,190.4	8,098	68,791.5
9,000,000 to 10,000,000	8,545	81,509.8	8,909	84,866.0	8,522	81,110.1
10,000,000 to 100,000,000	48,221	1,453,466.3	46,472	1,393,182.4	52,385	1,575,850.6
100,000,000 to 500,000,000	9,334	2,058,598.3	9,343	2,038,104.3	9,825	2,076,799.4
500,000,000 to 1,000,000,000	1,572	1,079,016.2	1,526	1,044,654.8	1,608	1,084,753.1
1,000,000,000 to 5,000,000,000	1,158	2,237,591.7	1,131	2,179,436.2	1,301	2,564,934.6
5,000,000,000 to 10,000,000,000	127	824,439.4	140	906,903.1	187	1,243,724.2
10,000,000,000 & Over	85	2,667,889.8	90	2,557,046.6	154	5,066,614.5
Total	4,048,546	12,069,611	4,108,383	11,874,024.3	4,557,788	15,485,683.7

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 accounts 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 31st December, 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	554,131	6,741.1	100,104	1,021.1	2,959	12.2	11,504	2,227.7	668,698	10,002.1
5,000 to 10,000	68,694	492.1	8,395	60.6	1	0.0	347	2.5	77,437	555.2
10,000 to 20,000	128,977	1,800.8	10,954	158.3	14	0.2	831	13.1	140,776	1,972.3
20, 000 to 25,000	51,774	1,144.2	5,479	122.5	1	0.0	208	4.6	57,462	1,271.4
25,000 to 50,000	424,946	14,268.2	34,173	1,135.0	18	0.6	1,802	64.9	460,939	15,468.7
50,000 to 100,000	1,002,759	74,325.1	104,662	7,117.8	23	1.9	1,850	137.9	1,109,294	81,582.7
100,000 to 150,000	360,228	46,397.7	23,934	3,047.6	23	2.8	1,007	121.8	385,192	49,569.8
150,000 to 200,000	151,494	26,271.1	15,790	2,736.8	15	2.7	1,081	188.8	168,380	29,199.4
200,000 to 300,000	262,872	64,459.2	22,394	5,573.6	34	8.3	1,913	476.4	287,213	70,517.6
300,000 to 400,000	187,112	65,296.2	14,968	5,135.2	27	9.5	1,950	680.4	204,057	71,121.2
400,000 to 500,000	128,206	56,931.1	9,353	4,197.8	54	24.8	1,989	905.4	139,602	62,059.1
500,000 to 750,000	200,024	128,590.8	12,444	7,618.0	138	87.3	4,372	2,651.0	216,978	138,947.0
750,000 to 1,000,000	88,363	76,061.2	7,379	6,396.2	212	184.4	3,985	3,474.4	99,939	86,116.1
1,000,000 to 2,000,000	237,381	330,694.4	13,406	19,069.8	662	997.7	11,136	16,490.9	262,585	367,252.9
2,000,000 to 3,000,000	68,528	165,966.8	9,087	22,925.0	2,827	5,961.0	9,038	22,554.4	89,480	217,407.2
3,000,000 to 4,000,000	29,116	101,743.7	2,220	7,696.6	434	1,526.4	6,842	23,720.2	38,612	134,686.9
4,000,000 to 5,000,000	19,392	87,277.0	1,748	7,831.2	377	1,692.6	5,921	26,574.7	27,438	123,375.5
5,000,000 to 6,000,000	11,858	64,259.0	1,003	5,462.1	328	1,785.5	4,244	23,118.6	17,433	94,625.2
6,000,000 to 7,000,000	9,385	60,443.5	622	4,031.8	159	1,034.7	3,211	20,807.0	13,377	86,316.9
7,000,000 to 8,000,000	7,070	53,013.6	543	4,084.1	143	1,074.2	3,060	22,886.5	10,816	81,058.4
8,000,000 to 9,000,000	5,119	43,513.1	367	3,127.9	151	1,278.6	2,461	20,872.0	8,098	68,791.5
9,000,000 to 10,000,000	5,335	50,822.1	580	5,506.1	221	2,077.1	2,386	22,704.8	8,522	81,110.1
10,000,000 to 100,000,000	16,526	388,716.1	718	14,865.1	326	8,908.6	34,815	1,163,360.8	52,385	1,575,850.6
100,000,000 to 500,000,000	956	177,892.0	44	8,793.2	22	5,425.5	8,803	1,884,688.6	9,825	2,076,799.4
500,000,000 to 1,000,000,000	138	89,707.4	7	4,900.9	1	515.1	1,462	989,629.7	1,608	1,084,753.1
1,000,000,000 to 5,000,000,000	56	134,891.9	2	5,910.7	1	1,500.0	1,242	2,422,632.1	1,301	2,564,934.6
5,000,000,000 to 10,000,000,000	1	6,270.4	1	5,000.0	-	-	185	1,232,453.8	187	1,243,724.2
10,000,000,000 & Over	5	149,602.3	1	10,000.0	-	-	148	4,907,012.2	154	5,066,614.5
Total	4,020,446	2,467,592.1	400,378	173,524.8	9,171	34,111.6	127,793	12,810,455.2	4,557,788	15,485,683.7

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 31st December, 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 AC	Amount	No. of AC	Amount	No. of AC	Amount	No. of AC	Amount	No. of AC	Amount	No. of AC	Amount	No. of AC	Amount	No. of AC	Amount	No. of AC	Amount
Less Than 25,000	-	-	27	-	74	-	75	0.0	269,671	3,188.7	4,010	12.4	670,515	10,599.9	1	-	944,373	13,801.0
25,000 to 50,000	-	-	-	-	2	0.1	-	-	127,079	4,438.0	772	27.2	333,086	11,003.3	-	-	460,939	15,468.7
50,000 to 100,000	-	-	1	0.1	2	0.1	20	1.5	186,570	13,349.8	535	42.0	922,166	68,189.2	-	-	1,109,294	81,582.7
100,000 to 150,000	-	-	-	-	1	0.1	8	1.0	218,944	28,954.7	5	0.6	166,234	20,613.4	-	-	385,192	49,569.8
150,000 to 200,000	-	-	-	-	3	0.5	6	1.1	47,725	8,330.5	13	2.2	120,633	20,865.1	-	-	168,380	29,199.4
200,000 to 300,000	-	-	1	0.3	3	0.8	14	3.8	87,719	21,822.4	59	14.8	199,411	48,673.7	6	1.7	287,213	70,517.6
300,000 to 400,000	-	-	1	0.3	1	0.3	17	6.0	58,346	20,137.9	12	4.2	145,664	50,966.6	16	5.8	204,057	71,121.2
400,000 to 500,000	-	-	-	-	2	0.9	29	12.7	55,745	25,145.8	28	12.8	83,773	36,875.9	25	11.0	139,602	62,059.1
500,000 to 750,000	-	-	2	1.4	7	4.3	76	47.6	74,389	45,477.8	126	80.9	142,363	93,326.1	15	8.8	216,978	138,947.0
750,000 to 1,000,000	-	-	4	3.5	5	4.5	63	55.4	44,400	38,632.8	27	21.8	55,436	47,394.8	4	3.2	99,939	86,116.1
1,000,000 to 2,000,000	-	-	27	42.1	12	19.2	148	221.3	92,254	133,692.3	100	162.3	170,039	233,108.5	5	7.1	262,585	367,252.9
2,000,000 to 3,000,000	-	-	11	29.0	17	41.1	87	217.2	44,397	106,541.9	46	111.7	44,922	110,466.4	-	-	89,480	217,407.2
3,000,000 to 4,000,000	-	-	43	160.2	12	42.8	78	269.2	22,678	79,341.3	23	73.9	15,778	54,799.4	-	-	38,612	134,686.9
4,000,000 to 5,000,000	-	-	25	110.6	12	53.3	53	238.7	14,634	65,756.0	6	27.7	12,707	57,184.4	1	4.9	27,438	123,375.5
5,000,000 to 6,000,000	-	-	28	153.6	6	32.7	28	154.8	9,522	51,465.9	6	32.3	7,842	42,779.8	1	6.0	17,433	94,625.2
6,000,000 to 7,000,000	-	-	9	57.9	10	65.1	18	117.8	7,172	46,594.9	3	19.2	6,164	39,455.1	1	6.9	13,377	86,316.9
7,000,000 to 8,000,000	-	-	5	36.9	5	37.2	16	118.7	6,414	48,114.3	7	52.7	4,367	32,684.1	2	14.5	10,816	81,058.4
8,000,000 to 9,000,000	-	-	3	24.5	6	51.3	16	137.5	5,132	43,557.5	-	-	2,940	25,012.7	1	8.0	8,098	68,791.5
9,000,000 to 10,000,000	-	-	-	-	2	19.8	12	113.2	4,598	43,908.5	2	19.6	3,908	37,049.0	-	-	8,522	81,110.1
10,000,000 to 100,000,000	-	-	38	1,797.6	125	4,909.8	162	7,161.1	44,741	1,416,920.3	50	2,161.2	7,249	142,033.2	20	867.3	52,385	1,575,850.6
100,000,000 to 500,000,000	-	-	33	7,443.6	124	33,304.1	139	36,236.0	9,424	1,983,123.8	18	3,977.4	81	11,857.0	6	857.6	9,825	2,076,799.4
500,000,000 to 1,000,000,000	-	-	9	6,360.2	41	30,347.0	48	32,444.0	1,506	1,013,131.5	3	1,827.5	1	643.0	-	-	1,608	1,084,753.1
1,000,000,000 to 5,000,000,000	1	1,398.8	11	22,377.5	99	226,529.7	77	144,500.5	1,106	2,161,428.6	3	4,140.1	4	4,559.5	-	-	1,301	2,564,934.6
5,000,000,000 to 10,000,000,000	1	6,963.8	7	65,294.9	43	297,717.6	31	217,463.8	104	651,284.2	-	-	1	5,000.0	-	-	187	1,243,724.2
10,000,000,000 & Over	-	-	13	737,864.4	55	1,841,617.7	37	1,390,736.5	47	1,071,395.8	-	-	2	25,000.0	-	-	154	5,066,614.5
Total	2	8,362.6	298	841,758.7	669	2,434,800.1	1,258	1,830,259.3	1,434,317	9,125,735.2	5,854	12,824.7	3,115,286	1,230,140.2	104	1,802.8	4,557,788	15,485,683.7

Source: Statistics and Data Services Department, SDB

**3.10 Classification of Scheduled Banks' Advances
by Borrowers
All Banks**

End period: Million Rupees

BORROWERS	2024					
	Sep			Dec ^p		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. FOREIGN CONSTITUENTS	932.0	932.0	-	8,362.6	8,362.6	-
2. DOMESTIC CONSTITUENTS	11,873,092.3	11,733,484.1	139,608.2	15,077,321.2	15,336,426.7	140,894.5
I. GOVERNMENT	722,425.0	722,425.0	-	841,758.7	841,758.7	-
a. Federal Government	394,981.0	394,981.0	-	512,534.7	512,534.7	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	-	-	-	-	-	-
b. Provincial Governments	327,444.0	327,444.0	-	329,224.0	329,224.0	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	-	-	-	-	-	-
c. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	2,431,605.1	2,431,605.1	-	2,434,800.1	2,434,800.1	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-
02. Services	796.3	796.3	-	794.3	794.3	-
03. Utilities	567,926.9	567,926.9	-	525,258.0	525,258.0	-
04. Transport, storage and communications	984,398.8	984,398.8	-	807,985.3	807,985.3	-
05. Manufacturing	98,104.7	98,104.7	-	121,822.2	121,822.2	-
06. Mining and Quarrying	64,899.1	64,899.1	-	64,899.1	64,899.1	-
07. Construction	7,643.6	7,643.6	-	6,944.8	6,944.8	-
08. Commerce and Trade	698,182.8	698,182.8	-	670,948.1	670,948.1	-
09. Others	9,652.8	9,652.8	-	236,148.4	236,148.4	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)	450,037.4	449,887.5	149.9	1,830,259.3	1,830,109.4	149.9
01. Mutual Funds and AMCs	5,994.2	5,994.2	-	5,608.7	5,608.7	-
02. Insurance & Pension Funds	3,802.9	3,802.9	-	2,812.2	2,812.2	-
03. MFIs and DFIs	335,435.5	335,435.5	-	1,534,538.4	1,534,538.4	-
04. Stock Exchange & Brokerage Houses	20,931.4	20,931.4	-	27,070.1	27,070.1	-
05. Modulars	5,530.9	5,530.9	-	8,289.3	8,289.3	-
06. Other NBFIs	78,342.5	78,192.6	149.9	251,940.7	251,790.8	149.9
IV. PRIVATE SECTOR (BUSINESS)	7,095,191.5	6,958,444.2	136,747.3	9,125,716.2	8,907,719.6	138,015.7
a. Agriculture, forestry and fishing	397,104.1	280,512.8	116,591.3	460,712.5	338,214.2	122,498.4
01. Crop and animal production, hunting and related service activities	395,870.8	279,340.7	116,530.1	459,052.5	336,586.3	122,466.1
i. Growing of Wheat, Rice, Sugar Cane & Cotton	171,723.0	150,378.5	21,344.5	209,231.6	187,203.3	22,028.2
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	8,973.8	3,408.9	5,564.8	10,778.1	4,917.4	5,860.8
iii. Growing of other fruits, vegetables and crops	19,078.1	18,171.2	906.9	23,147.4	22,176.4	971.1
iv. Raising of livestock and other related activities	122,268.4	52,280.5	69,987.9	134,099.7	59,346.6	74,753.0
v. Other agricultural support activities	73,804.2	55,078.2	18,725.9	81,734.9	62,881.9	18,853.0
vi. Hunting, trapping and related service activities	23.3	23.3	-	60.7	-	-
02 - Forestry and logging	26.2	14.0	12.3	13.7	3.5	10.2
01 - Fishing and aquaculture	1,207.1	1,158.1	48.9	1,646.4	1,624.3	22.1
b. Mining and quarrying	79,315.0	79,305.9	9.1	104,189.1	104,189.1	-
01. Mining of coal and lignite	41,371.8	41,371.7	0.0	46,772.8	46,772.8	-
02. Extraction of crude petroleum and natural gas	28,561.0	28,561.0	-	42,089.2	42,089.2	-
03. Mining of metal ores	1,017.5	1,017.5	-	1,007.5	1,007.5	-
04. Other mining and quarrying	8,316.2	8,307.2	9.0	14,278.3	14,278.3	-
05. Mining support service activities	48.4	48.4	-	41.3	41.3	-
c. Manufacturing	4,619,838.6	4,607,790.9	12,047.7	6,110,348.0	6,099,242.9	11,105.1
01. Manufacture of food products	1,018,097.1	1,006,968.7	11,128.3	1,391,321.2	1,380,359.8	10,961.4
02. Manufacture of beverages	47,883.2	47,899.5	23.7	51,501.3	51,499.4	2.0
03. Manufacture of tobacco products	1,800.2	1,782.2	18.0	1,806.4	1,786.6	19.7
04. Manufacture of textiles	1,592,374.9	1,592,234.5	140.3	2,071,117.3	2,071,106.4	10.9
i. Preparation and spinning of textile fibers	539,503.7	539,503.3	0.4	610,755.9	610,755.9	-
ii. Weaving of textiles	322,634.0	322,566.8	67.2	420,893.6	420,884.0	9.6
iii. Finishing of textiles	286,993.0	286,983.1	9.8	392,581.4	392,581.4	-
iv. Manufacture of knitted and crocheted fabrics	68,961.1	68,920.4	40.7	124,115.7	124,115.7	-
v. Manufacture of made-up textile articles, except apparel	198,918.9	198,917.7	1.2	288,693.4	288,692.3	1.1
vi. Manufacture of carpets and rugs	1,055.0	1,052.1	2.9	920.5	920.5	-
vii. Manufacture of other textiles n.e.c.	174,309.3	174,291.2	18.1	233,157.0	233,156.7	0.3
05. Manufacture of wearing apparel	209,151.6	208,923.3	228.3	305,778.9	305,726.0	53.0
06. Manufacture of leather and related products	48,197.6	48,135.1	62.5	46,993.8	46,992.3	1.4
i. Tanning and dressing of leather, dressing and dyeing of fur	7,046.0	7,021.3	24.6	7,529.7	7,529.7	-
ii. Manufacture of luggage, handbags and the like, saddlery and harness	2,267.7	2,267.7	-	2,333.6	2,333.6	-
iii. Manufacture of footwear	38,883.9	38,846.1	37.8	37,130.5	37,129.0	1.4
a). Leather wear	31,406.4	31,368.5	37.8	29,998.3	29,996.9	1.4
b). Rubber and Plastic wear	7,477.5	7,477.5	-	7,132.1	7,132.1	-

3.10 Classification of Scheduled Banks' Advances by Borrowers

All Banks

End period: Million Rupees

BORROWERS	2024					
	Sep			Dec ¹		
	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	9,544.9	9,534.5	10.3	9,983.9	9,983.1	0.8
08. Manufacture of paper and paper products	131,387.1	131,357.6	29.5	140,717.0	140,714.6	2.3
09. Printing and reproduction of recorded media	21,252.2	21,238.0	14.1	26,171.9	26,170.7	1.2
10. Manufacture of coke and refined petroleum products	129,531.0	129,531.0	-	182,786.9	182,786.9	-
11. Manufacture of chemicals and chemical products	354,397.1	354,308.6	88.5	422,643.8	422,640.8	3.1
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	112,328.4	112,323.1	5.3	334,200.7	334,200.7	-
13. Manufacture of rubber and plastics products	99,793.3	99,766.1	27.2	115,102.4	115,093.9	8.5
14. Manufacture of other non-metallic mineral products	255,772.0	255,742.4	29.6	370,198.4	370,195.1	3.3
15. Manufacture of basic metals	234,554.7	234,525.2	29.5	229,044.8	229,038.7	6.1
16. Manufacture of fabricated metal products, except machinery and equipment	33,010.7	33,004.2	6.5	29,700.1	29,698.7	1.4
17. Manufacture of computer, electronic and optical products	19,201.0	19,200.1	0.9	22,993.8	22,993.6	0.1
18. Manufacture of electrical equipment	136,946.7	136,932.4	14.3	151,852.6	151,848.3	4.3
19. Manufacture of machinery and equipment	26,823.3	26,814.5	8.7	29,138.9	29,135.9	3.0
20. Manufacture of motor vehicles, trailers and semi-trailers	66,203.4	66,200.6	2.8	105,050.1	105,050.1	-
21. Manufacture of other transport equipment	12,187.8	12,187.8	0.0	11,221.0	11,221.0	0.0
22. Manufacture of furniture	6,671.0	6,596.1	74.9	7,325.9	7,320.9	5.0
23 Other manufacturing	51,763.7	51,659.4	104.3	51,649.0	51,631.4	17.6
24. Repair and installation of machinery and equipment	965.8	965.8	-	2,048.0	2,048.0	-
d. Electricity, gas, steam and air conditioning supply	492,886.4	492,886.4	-	489,359.6	489,359.6	-
e. Water supply; sewerage, waste management and remediation activities	21,251.5	21,251.5	-	31,132.7	31,132.7	-
f. Construction	205,370.5	205,253.4	117.0	218,754.4	218,710.0	44.3
01. Construction of buildings	136,962.8	136,847.7	115.1	146,455.4	146,411.1	44.3
02. Civil engineering	64,843.0	64,841.1	1.9	68,713.3	68,713.3	-
03. Specialized construction activities	3,564.6	3,564.6	-	3,585.7	3,585.7	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	498,604.9	494,928.2	3,676.7	617,715.3	617,575.6	139.6
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	23,861.0	23,504.3	356.8	25,479.0	25,474.1	4.8
02. Wholesale trade, except of motor vehicles and motorcycles	279,710.8	279,595.2	115.5	348,193.2	348,173.5	19.8
03. Retail trade, except of motor vehicles and motorcycles	195,033.1	191,828.7	3,204.4	244,043.0	243,928.0	115.1
h. Transportation and storage	98,647.4	95,088.5	3,558.9	107,524.5	103,808.7	3,715.8
i. Accommodation and food service activities	38,389.9	38,273.7	116.3	43,910.1	43,909.2	0.9
j. Information and communication	409,439.6	409,406.6	33.1	520,883.5	520,876.6	6.9
k. Real estate activities	34,434.4	34,433.6	0.8	37,400.3	37,400.3	-
l. Professional, scientific and technical activities	61,199.2	61,191.9	7.3	73,266.8	73,260.1	6.7
m. Administrative and support service activities	47,565.5	47,114.7	450.8	58,222.8	57,793.8	428.9
n. Education	27,973.8	27,881.7	92.1	180,885.3	180,824.8	60.5
o. Human health and social work activities	16,712.1	16,681.1	30.9	17,079.1	17,078.0	1.1
p. Arts, entertainment and recreation	1,562.7	1,558.6	4.1	1,818.7	1,817.2	1.5
q. Other service activities	44,895.9	44,884.7	11.2	52,532.7	52,526.9	5.8
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	13,745.9	13,299.5	446.4	12,824.7	12,360.3	464.3
VI. PERSONAL	1,158,989.2	1,156,724.6	2,264.6	1,230,140.2	1,227,875.7	2,264.5
a. Bank Employees	349,123.0	347,031.1	2,091.9	361,284.1	359,222.0	2,062.1
b. Consumer Financing	809,249.1	809,076.4	172.7	868,242.3	868,039.9	202.4
01. For house building	201,800.7	201,800.7	-	199,733.6	199,733.6	-
02. For transport i.e., purchase of car etc	227,540.9	227,465.1	75.8	235,454.0	235,364.9	89.1
03. Credit cards	131,690.9	131,690.9	-	139,409.1	139,409.1	-
04. Consumers durable	7,563.9	7,497.0	66.9	8,632.1	8,560.5	71.6
05. Personal loans	240,652.7	240,622.7	30.0	285,013.6	284,971.9	41.7
c. Other	617.1	617.1	-	613.8	613.8	-
VII. OTHER	1,098.2	1,098.2	-	1,802.8	1,802.8	-
TOTAL	11,874,024.3	11,734,416.1	139,608.2	15,405,683.7	15,344,789.3	140,894.5

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 31st December, 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
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	2	8,363	2	8,363
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	2	8,363	2	8,363
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,020,446	2,467,592	400,378	173,525	9,171	34,112	127,791	12,802,093	4,557,786	15,477,321
I. GOVERNMENT	-	-	-	-	-	-	298	841,759	298	841,759
A. Federal Government	-	-	-	-	-	-	128	512,535	128	512,535
B. Provincial Governments	-	-	-	-	-	-	170	329,224	170	329,224
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-	669	2,434,800	669	2,434,800
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	5	794	5	794
Utilities	-	-	-	-	-	-	411	525,258	411	525,258
Transport, storage and communications	-	-	-	-	-	-	76	807,985	76	807,985
Manufacturing	-	-	-	-	-	-	45	121,822	45	121,822
Mining and Quarrying	-	-	-	-	-	-	1	64,899	1	64,899
Construction	-	-	-	-	-	-	16	6,945	16	6,945
Commerce and Trade	-	-	-	-	-	-	64	670,948	64	670,948
Others	-	-	-	-	-	-	51	236,148	51	236,148
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	1,258	1,830,259	1,258	1,830,259
Mutual Funds and AMCs	-	-	-	-	-	-	94	5,609	94	5,609
Insurance & Pension Funds	-	-	-	-	-	-	420	2,812	420	2,812
MFIs and DFI	-	-	-	-	-	-	203	1,534,538	203	1,534,538
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	206	27,070	206	27,070
Modarabas	-	-	-	-	-	-	74	8,289	74	8,289
Other NBFIs	-	-	-	-	-	-	261	251,941	261	251,941
IV. PRIVATE SECTOR (BUSINESS)	1,251,289	1,374,426	57,121	52,377	6,477	17,696	119,430	7,681,237	1,434,317	9,125,735
A. Agriculture, forestry and fishing	1,053,370	382,806	45,813	20,305	6,000	6,136	4,888	51,466	1,110,071	460,713
1. Crop and animal production, hunting and related service activities	1,052,745	381,658	45,802	20,295	5,996	6,123	4,858	50,977	1,109,401	459,052
Growing of Wheat, Rice, Sugar Cane & Cotton	677,850	193,691	20,662	5,760	2,433	4,801	2,482	4,980	703,427	209,232
Growing of tropical, subtropical, pome and stone fruits & vegetables	18,340	10,123	641	375	29	81	125	199	19,135	10,778
Growing of other fruits, vegetables and crops	24,070	21,775	437	415	58	82	373	876	24,938	23,147
Raising of livestock and other related activities	235,681	99,122	20,977	9,540	2,880	128	1,074	25,310	260,612	134,100
Other agricultural support activities	96,789	56,893	3,084	4,204	596	1,031	803	19,607	101,272	81,735
Hunting, trapping and related service activities	15	54	1	2	-	-	1	5	17	61
02 - Forestry and logging	94	14	-	-	-	-	-	-	94	14
03 - Fishing and aquaculture	531	1,134	11	10	4	13	30	490	576	1,646
B. Mining and quarrying	1,423	3,917	4	8	-	-	807	100,263	2,224	104,189
05 - Mining of coal and lignite	770	2,923	-	-	-	-	52	43,849	822	46,773
06 - Extraction of crude petroleum and natural gas	460	401	2	7	-	-	630	41,682	1,092	42,089
07 - Mining of metal ores	57	186	-	-	-	-	21	822	78	1,008
08-Other mining and quarrying	120	380	-	-	-	-	103	13,898	223	14,278
09 - Mining support service activities	16	28	2	1	-	-	1	12	19	41
C. Manufacturing	53,848	487,245	3,206	10,251	257	6,744	75,533	5,606,108	132,844	6,110,348
10 - Manufacture of food products	39,235	149,347	2,624	3,891	28	785	15,633	1,237,298	57,520	1,391,321
11 - Manufacture of beverages	194	2,853	-	-	2	2	1,027	48,647	1,223	51,501
12 - Manufacture of tobacco products	120	38	2	0	-	-	431	1,768	553	1,806
13 - Manufacture of textiles	3,815	103,013	130	1,054	71	2,783	24,135	1,964,267	28,151	2,071,117
Preparation and spinning of textile fibres	1,469	45,549	5	224	6	315	7,997	564,667	9,477	610,756
Weaving of textiles	1,112	16,701	30	175	-	-	5,365	404,018	6,507	420,894
Finishing of textiles	441	29,657	28	76	4	153	3,744	362,695	4,217	392,581
Manufacture of knitted and crocheted fabrics	78	626	10	46	-	-	699	123,443	787	124,116
Manufacture of made-up textile articles, except apparel	245	5,837	34	467	60	2,312	3,011	280,077	3,350	288,693
Manufacture of carpets and rugs	20	90	-	-	-	-	60	831	80	920
Manufacture of other textiles n.e.c.	450	4,554	23	65	1	3	3,259	228,535	3,733	233,157
14 - Manufacture of wearing apparel	965	34,244	137	184	7	1,231	2,797	270,120	3,906	305,779
15 - Manufacture of leather and related products	512	2,415	27	379	8	38	1,340	44,162	1,887	46,994
Tanning and dressing of leather, dressing and dyeing of fur	75	401	13	321	-	-	333	6,808	421	7,530
Manufacture of luggage, handbags and the like, saddlery and harness	53	173	2	6	-	-	84	2,155	139	2,334
Manufacture of footwear	384	1,842	12	51	8	38	923	35,200	1,327	37,130
a. Leather wear	246	1,013	8	49	8	38	694	28,898	956	29,998
b. Rubber and Plastic wear	138	828	4	2	-	-	229	6,302	371	7,132

3.10.1 Advances Classified by Borrowers and Gender

All Banks
As on 31st December, 2024

Borrower	Million Rupees									
	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
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	158	581	2	4	-	-	297	9,398	457	9,984
17 - Manufacture of paper and paper products	357	3,832	12	90	6	29	1,511	136,766	1,886	140,717
18 - Printing and reproduction of recorded media	396	1,927	20	184	-	-	728	24,061	1,144	26,172
Printing and other service activities related to printing	394	1,926	20	184	-	-	719	22,732	1,133	24,842
Reproduction of recorded media	2	1	-	-	-	-	9	1,329	11	1,330
19 - Manufacture of coke and refined petroleum products	993	73,960	16	725	-	-	538	108,102	1,547	182,787
20 - Manufacture of chemicals and chemical products	1,193	12,987	51	509	1	70	6,812	409,077	8,057	422,644
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	716	4,745	50	273	2	42	5,108	329,141	5,876	334,201
22 - Manufacture of rubber and plastics products	503	3,376	27	148	12	4	2,307	111,575	2,849	115,102
23 - Manufacture of other non-metallic mineral products	715	30,379	18	2,417	24	452	1,280	336,950	2,037	370,198
24 - Manufacture of basic metals	1,178	24,859	5	32	51	1,239	4,001	202,915	5,235	229,045
25 - Manufacture of fabricated metal products, except machinery and equipment	208	1,403	2	1	6	0	664	28,296	880	29,700
26 - Manufacture of computer, electronic and optical products	77	307	-	-	1	0	233	22,687	311	22,994
27 - Manufacture of electrical equipment	257	8,141	10	88	26	42	2,117	143,583	2,410	151,853
28 - Manufacture of machinery and equipment	270	998	5	28	-	-	613	28,113	888	29,139
29 - Manufacture of motor vehicles, trailers and semi-trailers	368	14,892	4	25	-	-	1,667	90,133	2,039	105,050
30 - Manufacture of other transport equipment	149	1,952	-	-	-	-	388	9,269	537	11,221
31 - Manufacture of furniture	290	2,519	14	97	-	-	143	4,710	447	7,326
32 - Other manufacturing	1,121	8,366	49	121	12	28	1,730	43,134	2,912	51,649
Manufacture of jewellery and related articles	108	192	1	2	-	-	12	73	121	267
Manufacture of imitation jewellery and related articles	3	38	3	5	1	-	-	-	7	43
Manufacture of musical instruments	27	62	-	-	1	-	23	774	51	835
Manufacture of sports goods	101	2,533	2	8	1	-	241	5,360	345	7,900
Manufacture of games and toys	3	6	-	-	-	-	2	1	5	7
Manufacture of medical and dental instruments and supplies	98	506	8	40	-	-	212	3,807	318	4,352
Manufacture of Handicrafts	16	23	8	3	-	-	45	396	69	422
Other manufacturing n.e.c.	765	5,005	27	63	9	28	1,195	32,725	1,996	37,821
33 - Repair and installation of machinery and equipment	58	112	1	0	-	-	33	1,936	92	2,048
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	3,012	489,360	3,012	489,360
Electric power generation, transmission and distribution	-	-	-	-	-	-	2,895	481,095	2,895	481,095
a) Hydal	-	-	-	-	-	-	446	32,094	446	32,094
b) Thermal	-	-	-	-	-	-	191	109,510	191	109,510
c) Coal Based	-	-	-	-	-	-	87	119,408	87	119,408
d) Wind	-	-	-	-	-	-	152	47,512	152	47,512
e) Solar	-	-	-	-	-	-	166	14,526	166	14,526
f) Other	-	-	-	-	-	-	1,853	158,045	1,853	158,045
Manufacture of gas, distribution of gaseous fuels through mains	-	-	-	-	-	-	106	8,256	106	8,256
Steam and air conditioning supply	-	-	-	-	-	-	11	9	11	9
E. Water supply; sewerage, waste management and remediation activities	54	5,846	4	1,047	-	-	87	24,240	145	31,133
36 - Water collection, treatment and supply	6	18	-	-	-	-	39	16,816	45	16,833
37 - Sewerage	6	4	-	-	-	-	-	-	6	4
38 - Waste collection, treatment and disposal activities; materials recovery	40	5,823	4	1,047	-	-	48	7,424	92	14,294
39 - Remediation activities and other waste management services	2	2	-	-	-	-	-	-	2	2
F. Construction	1,845	23,278	37	5,239	11	1,348	2,200	188,890	4,093	218,754
41 - Construction of buildings	828	16,736	21	354	8	1,337	1,161	128,029	2,018	146,455
42 - Civil engineering	884	5,670	10	4,879	1	-	954	58,165	1,849	68,713
43 - Specialized construction activities	133	872	6	6	2	11	85	2,696	226	3,586
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	107,608	237,920	4,423	6,489	142	1,253	16,018	372,053	128,191	617,715
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,181	9,189	33	229	1	9	811	16,052	3,026	25,479
46 - Wholesale trade, except of motor vehicles and motorcycles	31,549	119,917	516	2,645	67	916	9,257	224,715	41,389	348,193
47 - Retail trade, except of motor vehicles and motorcycles	73,878	108,814	3,874	3,615	74	329	5,950	131,285	83,776	244,043

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 31st December, 2024

Borrower	Million Rupees									
	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	17,454	41,749	1,153	2,318	6	114	3,600	63,344	22,213	107,525
49 - Land transport and transport via pipelines	4,499	16,896	237	907	2	2	1,621	16,726	6,359	34,531
50 - Water transport	7	84	2	1	-	-	57	386	66	471
51 - Air transport	15	76	-	-	-	-	104	1,262	119	1,338
52 - Warehousing and support activities for transportation	12,896	23,223	914	1,410	4	111	1,468	38,317	15,282	63,061
53 - Courier activities other than national post activities	37	1,470	-	-	-	-	350	6,653	387	8,123
I. Accommodation and food service activities	917	5,363	72	370	-	-	864	38,177	1,853	43,910
55 - Accommodation	175	1,923	5	114	-	-	201	23,463	381	25,499
56 - Food and beverage service activities	742	3,441	67	257	-	-	663	14,714	1,472	18,411
J. Information and communication	538	23,582	27	34	6	118	2,157	497,149	2,728	520,883
58 - Publishing activities	83	425	2	1	-	-	533	9,073	618	9,499
59 - Motion picture, video and television programme production, sound recording and music publishing activities	37	315	3	1	-	-	42	1,495	82	1,812
60 - Programming and broadcasting activities	3	4	-	-	1	-	35	1,422	39	1,427
61 - Telecommunications	176	22,000	5	10	-	-	863	458,978	1,044	480,987
62 - Computer programming, consultancy and related activities	168	526	12	12	1	6	574	14,712	755	15,256
63 - Information service activities	71	312	5	10	4	112	110	11,468	190	11,903
K. Real estate activities	263	3,424	12	115	7	1,634	638	32,228	920	37,400
L. Professional, scientific and technical activities	2,166	17,366	228	1,811	5	7	3,802	54,083	6,201	73,267
69 - Legal and accounting activities	59	515	1	5	-	-	90	1,936	150	2,456
70 - Activities of head offices; management consultancy activities	26	35	1	4	-	-	100	1,693	127	1,732
71 - Architectural and engineering activities; technical testing and analysis	68	1,272	4	15	3	7	284	7,044	359	8,338
72 - Scientific research and development	21	150	1	1	2	0	141	3,447	165	3,598
73 - Advertising and market research	133	592	11	40	-	-	800	5,589	944	6,222
74 - Other professional, scientific and technical activities	1,822	14,668	208	1,738	-	-	2,366	34,271	4,396	50,678
75 - Veterinary activities	37	133	2	7	-	-	21	102	60	242
M. Administrative and support service activities	2,974	7,561	101	265	14	69	3,132	50,328	6,221	58,223
77 - Rental and leasing activities	188	489	-	-	-	-	414	2,898	602	3,387
78 - Employment activities	6	19	-	-	-	-	22	121	28	141
79 - Travel agency, tour operator, reservation service and related activities	342	1,526	14	86	-	-	562	12,956	918	14,568
80 - Security and investigation activities	18	418	2	11	-	-	745	2,810	765	3,240
81 - Services to buildings and landscape activities	41	121	2	3	-	-	5	250	48	374
82 - Office administrative, office support and other business support activities	2,379	4,988	83	165	14	69	1,384	31,292	3,860	36,513
N. Education	528	103,471	211	827	3	69	620	76,517	1,362	180,885
O. Human health and social work activities	481	2,383	89	196	3	24	570	14,476	1,143	17,079
86 - Human health activities	471	2,363	83	194	3	24	563	14,447	1,120	17,027
87 - Residential care activities	4	19	-	-	-	-	2	12	6	31
88. Social work activities with and without accommodation	6	1	6	2	-	-	5	17	17	21
P. Arts, entertainment and recreation	38	133	5	21	-	-	50	1,665	93	1,819
Q. Other service activities	7,782	28,380	1,736	3,081	23	182	1,452	20,889	10,993	52,533
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,854	12,825	5,854	12,825
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	55	1,472	55	1,472
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	131	10,430	131	10,430
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,668	922	5,668	922
VI. PERSONAL	2,769,075	1,092,349	343,252	121,127	2,694	16,416	265	249	3,115,286	1,230,140
A. Bank Employees	166,752	323,635	18,191	37,649	1	0	-	-	184,944	361,284
1) For house building	82,892	260,589	4,055	19,471	1	0	-	-	86,948	280,060
2) For transport i.e. purchase of car etc.	46,414	53,961	9,449	17,214	-	-	-	-	55,863	71,175
3) Other purposes	37,446	9,085	4,687	964	-	-	-	-	42,133	10,049
B. Consumer Financing	2,597,743	768,138	324,900	83,441	2,688	16,415	265	249	2,925,596	868,242
1) For house building	28,123	166,173	3,608	17,515	2,483	16,045	-	-	34,214	199,734
2) For transport i.e. purchase of car etc	245,494	216,434	21,172	18,677	184	343	-	-	266,850	235,454
3) Credit cards	1,604,073	126,657	199,039	12,503	-	-	265	249	1,803,377	139,409
4) Consumers durable	31,419	6,925	16,222	1,697	8	10	-	-	47,649	8,632
5) Personal loans	688,634	251,949	84,859	33,049	13	16	-	-	773,506	285,014
C) Other	4,580	576	161	37	5	1	-	-	4,746	614
VII. OTHER	82	817	5	21	-	-	17	964	104	1,803
Total	4,020,446	2,467,592	400,378	173,525	9,171	34,112	127,793	12,810,455	4,557,788	15,485,684

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					
	Sep			Dec ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver ornaments and precious metals	95,298.0	95,298.0	-	101,222.6	101,222.6	-
II. Securities, Shares and Other Financial Instruments	167,222.2	167,222.1	0.1	830,383.9	830,383.8	0.1
A. Quoted on the Stock Exchange:	66,354.8	66,354.8	-	403,196.5	403,196.5	-
1. To Stock Brokers and Dealers:	36,665.9	36,665.9	-	115,555.3	115,555.3	-
(a) Government and Other Trustee Securities	2,448.4	2,448.4	-	70,088.3	70,088.3	-
(b) Shares and Debentures	32,569.1	32,569.1	-	43,943.6	43,943.6	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1,648.4	1,648.4	-	1,523.4	1,523.4	-
2. To Others:	29,688.9	29,688.9	-	287,641.2	287,641.2	-
(a) Government and Other Trustee Securities	234.3	234.3	-	258,247.0	258,247.0	-
(b) Shares and Debentures	19,654.6	19,654.6	-	16,506.2	16,506.2	-
(c) Participation Term Certificates	8.0	8.0	-	8.0	8.0	-
(d) Others	9,792.0	9,792.0	-	12,880.1	12,880.1	-
B. Unquoted on the Stock Exchange:	100,867.4	100,867.3	0.1	427,187.4	427,187.3	0.1
1. To Stock Brokers and Dealers:	8,580.7	8,580.7	-	100,693.5	100,693.5	-
(a) Government and Other Trustee Securities	-	-	-	34,202.0	34,202.0	-
(b) Shares and Debentures	8,497.4	8,497.4	-	41,495.6	41,495.6	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	83.3	83.3	-	24,995.9	24,995.9	-
2. To Others:	92,286.7	92,286.6	0.1	326,493.9	326,493.8	0.1
(a) Government and Other Trustee Securities	78,745.1	78,745.0	0.1	215,326.0	215,325.9	0.1
(b) Shares and Debentures	1,025.9	1,025.9	-	808.5	808.5	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	12,515.7	12,515.7	-	110,359.4	110,359.4	-
III. Merchandise	2,974,771.9	2,974,745.2	26.7	3,614,557.0	3,614,525.0	32.0
A. Food Items:	871,065.1	871,038.4	26.7	1,162,738.1	1,162,706.0	32.0
1. Wheat	310,635.5	310,635.5	-	515,861.7	515,861.7	-
2. Rice and Paddy	93,652.8	93,652.8	-	146,421.0	146,421.0	-
3. Other Grains & Pulses:	25,235.2	25,208.6	26.7	16,329.9	16,297.9	32.0
(a) Indigenous	24,471.3	24,444.7	26.7	16,178.8	16,146.8	32.0
(b) Imported	763.9	763.9	-	151.1	151.1	-
4. Edible Oils:	69,536.8	69,536.8	-	58,228.6	58,228.6	-
(a) Indigenous	67,089.4	67,089.4	-	55,170.8	55,170.8	-
(b) Imported	2,447.4	2,447.4	-	3,057.8	3,057.8	-
5. Sugar:	286,838.9	286,838.9	-	289,092.5	289,092.5	-
(a) Indigenous	286,578.8	286,578.8	-	289,092.5	289,092.5	-
(b) Imported	260.1	260.1	-	-	-	-
6. Kariams And Spices	1,074.5	1,074.5	-	2,196.8	2,196.8	-
7. Fish And Fish Preparations	621.8	621.8	-	336.6	336.6	-
8. Other Food Items:	83,469.5	83,469.5	-	134,271.0	134,271.0	-
(a) Indigenous	82,628.2	82,628.2	-	133,215.4	133,215.4	-
(b) Imported	841.2	841.2	-	1,055.6	1,055.6	-
B. Raw Materials:	703,323.0	703,323.0	-	857,725.3	857,725.3	-
1. Cotton Raw:	142,018.4	142,018.4	-	158,886.7	158,886.7	-
(a) Indigenous	123,974.8	123,974.8	-	145,506.8	145,506.8	-
(b) Imported	18,043.7	18,043.7	-	13,379.9	13,379.9	-
2. Synthetic Fibers:	16,686.8	16,686.8	-	13,350.5	13,350.5	-
(a) Indigenous	15,700.5	15,700.5	-	8,003.7	8,003.7	-
(b) Imported	986.3	986.3	-	5,346.8	5,346.8	-
3. Fertilizers:	59,173.5	59,173.5	-	65,133.0	65,133.0	-
(a) Indigenous	55,059.5	55,059.5	-	61,266.8	61,266.8	-
(b) Imported	4,114.0	4,114.0	-	3,866.2	3,866.2	-
4. Petroleum Crude:	125,149.6	125,149.6	-	123,690.3	123,690.3	-
(a) Indigenous	106,943.4	106,943.4	-	89,386.5	89,386.5	-
(b) Imported	18,206.2	18,206.2	-	34,303.8	34,303.8	-
5. Iron and Steel:	128,592.7	128,592.7	-	117,201.3	117,201.3	-
(a) Indigenous	85,145.5	85,145.5	-	77,188.9	77,188.9	-
(b) Imported	43,447.2	43,447.2	-	40,012.4	40,012.4	-
6. Wool & Goat Hair	12.8	12.8	-	46.7	46.7	-
7. Hides & Skins	6,057.4	6,057.4	-	6,571.6	6,571.6	-
8. Oil Seeds	7,383.6	7,383.6	-	7,021.7	7,021.7	-
9. Pesticides & Insecticides:	6,607.9	6,607.9	-	6,051.4	6,051.4	-
(a) Indigenous	6,381.9	6,381.9	-	5,827.7	5,827.7	-
(b) Imported	226.0	226.0	-	223.6	223.6	-
10. Other Raw Materials:	211,640.2	211,640.2	-	359,772.1	359,772.1	-
(a) Indigenous	183,248.4	183,248.4	-	329,247.7	329,247.7	-
(b) Imported	28,391.8	28,391.8	-	30,524.3	30,524.3	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

End of Period: Million Rupees

SECURITIES	2024					
	Sep			Dec ¹		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
C. Finished/Manufactured Goods:	1,400,383.8	1,400,383.8	-	1,594,093.7	1,594,093.7	-
1. Cotton Textiles:	299,857.0	299,857.0	-	341,391.8	341,391.8	-
(a) Indigenous	274,631.5	274,631.5	-	313,824.4	313,824.4	-
(b) Imported	25,225.5	25,225.5	-	27,567.4	27,567.4	-
2. Cotton Yarn:	90,827.4	90,827.4	-	91,649.6	91,649.6	-
(a) Indigenous	88,677.2	88,677.2	-	91,295.8	91,295.8	-
(b) Imported	2,150.1	2,150.1	-	353.8	353.8	-
3. Other Textiles:	266,398.2	266,398.2	-	289,875.8	289,875.8	-
(a) Indigenous	262,150.7	262,150.7	-	283,434.4	283,434.4	-
(b) Imported	4,247.6	4,247.6	-	6,441.4	6,441.4	-
4. Machinery:	51,200.5	51,200.5	-	51,694.8	51,694.8	-
(a) Indigenous	29,375.5	29,375.5	-	29,393.2	29,393.2	-
(b) Imported	21,825.0	21,825.0	-	22,301.6	22,301.6	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	229.7	229.7	-	182.0	182.0	-
7. Readymade Garments	73,735.7	73,735.7	-	65,786.5	65,786.5	-
8. Cement and Cement Products:	106,064.4	106,064.4	-	191,699.7	191,699.7	-
(a) Indigenous	105,186.5	105,186.5	-	190,885.0	190,885.0	-
(b) Imported	877.9	877.9	-	814.7	814.7	-
9. Sports Goods	1,514.5	1,514.5	-	1,992.8	1,992.8	-
10. Surgical Instruments	5,249.5	5,249.5	-	4,249.2	4,249.2	-
11. Chemicals & Dyes	64,668.1	64,668.1	-	68,754.3	68,754.3	-
12. Other Finished Goods:	440,638.9	440,638.9	-	486,817.3	486,817.3	-
(a) Indigenous	428,929.1	428,929.1	-	473,335.2	473,335.2	-
(b) Imported	11,709.7	11,709.7	-	13,482.1	13,482.1	-
IV. Fixed Assets Including Machinery	2,055,072.1	2,054,187.1	885.0	2,747,320.0	2,746,422.5	897.5
A. Transport Equipments	765,775.4	765,141.5	633.9	863,220.1	862,591.9	628.3
B. Furniture & Fixtures	9,938.7	9,938.7	-	3,796.4	3,796.4	-
C. Office Equipments	44,640.3	44,640.3	-	177,283.7	177,283.7	-
D. Other Machinery & Equipments	1,234,717.7	1,234,466.6	251.0	1,703,019.7	1,702,750.5	269.2
V. Real Estate	1,760,085.0	1,629,305.8	130,779.3	2,410,133.5	2,274,152.3	135,981.2
A. Land	597,545.1	467,548.4	129,996.7	1,144,710.2	1,009,221.0	135,489.1
1. Residential	223,038.5	222,170.8	867.8	494,459.3	493,594.2	865.1
(a) House	216,744.3	215,876.5	867.8	485,383.5	484,518.4	865.1
(b) Flat	6,294.3	6,294.3	-	9,075.8	9,075.8	-
2. Non-Residential	374,506.6	245,377.6	129,128.9	650,250.9	515,626.9	134,624.0
(a) Commercial	126,579.6	126,579.6	-	383,321.8	383,321.8	-
(b) Industrial	28,765.8	28,765.8	-	56,757.3	56,757.3	-
c) Agriculture	180,309.4	51,180.4	129,128.9	190,733.0	56,109.0	134,624.0
(c) Others	38,851.9	38,851.9	-	19,438.8	19,438.8	-
B. Buildings:	1,162,539.9	1,161,757.4	782.6	1,265,423.3	1,264,931.3	492.1
1. Residential	710,072.6	709,683.1	389.5	763,587.8	763,394.2	193.6
(a) House	562,694.9	562,305.4	389.5	714,672.5	714,479.0	193.6
(b) Flat	147,377.6	147,377.6	-	48,915.2	48,915.2	-
2. Non-Residential	452,467.4	452,074.3	393.1	501,835.6	501,537.1	298.5
(a) Commercial	234,906.9	234,606.9	300.0	253,479.7	253,233.4	246.3
(b) Industrial	159,117.7	159,032.6	85.1	148,429.8	148,383.5	46.3
c) Agriculture	34,596.3	34,588.4	7.9	76,744.4	76,738.5	5.9
(c) Others	23,846.5	23,846.5	-	23,181.8	23,181.8	-
VI. Fixed Deposits and Insurance Policies	595,739.8	595,739.8	-	860,214.1	860,214.1	-
A. Bank Deposits	595,327.9	595,327.9	-	859,812.5	859,812.5	-
1. Security Deposits	81,271.2	81,271.2	-	105,380.8	105,380.8	-
2. Term Deposits (TDRs)	411,859.5	411,859.5	-	502,832.5	502,832.5	-
3. Other Deposits	102,197.1	102,197.1	-	251,599.1	251,599.1	-
B. Insurance Policies	411.9	411.9	-	401.6	401.6	-
VII. Others	3,970,956.0	3,970,350.7	605.3	4,630,222.7	4,629,832.2	390.5
A. Other Secured Advances	1,613,463.7	1,612,863.3	600.4	2,193,992.4	2,193,606.7	385.7
1. Receivables	76,251.6	76,101.7	149.9	93,470.4	93,320.5	149.9
2. Employees Benefits	1,493.6	1,241.7	251.9	753.0	517.2	235.8
3. Others	1,535,718.5	1,535,519.9	198.6	2,099,769.0	2,099,769.0	-
B. Advances Secured by Guarantee(s)	2,357,492.3	2,357,487.4	4.9	2,436,230.3	2,436,225.5	4.8
1. Institutional Guarantee(s)	2,057,724.4	2,057,724.4	-	2,157,186.2	2,157,186.2	-
2. Individual Guarantee(s)	299,767.9	299,763.0	4.9	279,044.1	279,039.3	4.8
VIII. Unsecured Advances	254,879.3	247,567.4	7,311.8	291,629.8	288,036.7	3,593.1
1. Credit Cards	131,636.2	131,636.2	-	170,715.6	170,715.6	-
2. Personal Loan	107,629.7	107,629.7	-	111,625.9	111,625.9	-
3. Others	15,613.3	8,301.5	7,311.8	9,288.3	5,695.2	3,593.1
TOTAL	11,874,024.3	11,734,416.1	139,608.2	15,485,683.7	15,344,789.3	140,894.5

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 31st December, 2024

Security	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
I. Gold, Bullion, Gold & Silver										
Ornaments and Precious Metals	181,574.0	86,100.1	13,851.0	8,738.8	5,118.0	4,609.2	6.0	1,774.6	200,549.0	101,222.6
II. Securities, Shares and Other										
Financial Instruments:	898.0	24,074.0	19.0	15,139.2	13.0	96.3	938.0	791,074.4	1,868.0	830,383.9
A. Quoted on the Stock Exchange:	759.0	7,735.0	11.0	128.7	12.0	95.1	782.0	395,237.8	1,564.0	403,196.5
1. To Stock Brokers and Dealers:	683.0	3,860.8	5.0	64.2	10.0	68.1	601.0	111,562.2	1,299.0	115,555.3
(a) Government and Other Trustee Securities	118.0	168.7	4.0	22.4	-	-	45.0	69,897.2	167.0	70,088.3
(b) Shares and Debentures	564.0	3,692.1	1.0	41.8	10.0	68.1	554.0	40,141.6	1,129.0	43,943.6
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1.0	-	-	-	-	-	2.0	1,523.4	3.0	1,523.4
2. To Others:	76.0	3,874.1	6.0	64.5	2.0	27.0	181.0	283,675.6	265.0	287,641.2
(a) Government and Other Trustee Securities	3.0	5.9	-	-	-	-	22.0	258,241.1	25.0	258,247.0
(b) Shares and Debentures	55.0	3,850.3	6.0	64.5	2.0	27.0	150.0	12,564.4	213.0	16,506.2
(c) Participation Term Certificates	2.0	8.0	-	-	-	-	-	-	2.0	8.0
(d) Others	16.0	10.0	-	-	-	-	9.0	12,870.1	25.0	12,880.1
B. Unquoted on the Stock Exchange:	139.0	16,339.1	8.0	15,010.5	1.0	1.2	156.0	395,836.7	304.0	427,187.4
1. To Stock Brokers and Dealers:	74.0	15,190.5	3.0	15,007.8	-	-	108.0	70,495.3	185.0	100,693.5
(a) Government and Other Trustee Securities	-	-	-	-	-	-	2.0	34,202.0	2.0	34,202.0
(b) Shares and Debentures	72.0	15,189.1	3.0	15,007.8	-	-	101.0	11,298.7	176.0	41,495.6
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	2.0	1.4	-	-	-	-	5.0	24,994.5	7.0	24,995.9
2. To Others:	65.0	1,148.6	5.0	2.7	1.0	1.2	48.0	325,341.4	119.0	326,493.9
(a) Government and Other Trustee Securities	48.0	1,081.7	5.0	2.7	1.0	1.2	24.0	214,240.4	78.0	215,326.0
(b) Shares and Debentures	5.0	51.8	-	-	-	-	5.0	756.7	10.0	808.5
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	12.0	15.1	-	-	-	-	19.0	110,344.2	31.0	110,359.4
III. Merchandise	36,654.0	304,031.6	868.0	6,973.0	128.0	3,304.0	30,249.0	3,300,248.5	67,899.0	3,614,557.0
A. Food Items:	11,345.0	69,145.6	484.0	1,601.5	11.0	540.7	7,153.0	1,091,450.2	18,993.0	1,162,738.1
1. Wheat	6,666.0	12,133.6	382.0	324.9	2.0	503.1	1,020.0	502,900.2	8,070.0	515,861.7
2. Rice and Paddy	1,726.0	40,285.3	15.0	453.0	-	-	1,437.0	105,682.6	3,178.0	146,421.0
3. Other Grains & Pulses:	354.0	766.5	27.0	120.2	-	-	175.0	15,443.3	556.0	16,329.9
(a) Indigenous	349.0	723.8	22.0	17.7	-	-	174.0	15,437.3	545.0	16,178.8
(b) Imported	5.0	42.7	5.0	102.5	-	-	1.0	5.9	11.0	151.1
4. Edible Oils:	491.0	3,194.9	1.0	3.9	1.0	0.3	777.0	55,029.5	1,270.0	58,228.6
(a) Indigenous	482.0	3,138.9	1.0	3.9	1.0	0.3	727.0	52,027.7	1,211.0	55,170.8
(b) Imported	9.0	56.0	-	-	-	-	50.0	3,001.8	59.0	3,057.8
5. Sugar:	171.0	2,991.0	-	-	-	-	1,146.0	286,101.5	1,317.0	289,092.5
(a) Indigenous	171.0	2,991.0	-	-	-	-	1,146.0	286,101.5	1,317.0	289,092.5
(b) Imported	-	-	-	-	-	-	-	-	-	-
6. Kariana And Spices	128.0	229.0	-	-	-	-	12.0	1,967.7	140.0	2,196.8
7. Fish And Fish Preparations	6.0	15.3	-	-	-	-	7.0	321.3	13.0	336.6
8. Other Food Items:	1,803.0	9,530.0	59.0	699.5	8.0	37.4	2,579.0	124,004.1	4,449.0	134,271.0
(a) Indigenous	1,803.0	9,530.0	59.0	699.5	8.0	37.4	2,533.0	122,948.5	4,403.0	133,215.4
(b) Imported	-	-	-	-	-	-	46.0	1,055.6	46.0	1,055.6
B. Raw Materials:	18,791.0	132,563.1	96.0	1,439.2	18.0	163.8	6,732.0	723,559.2	25,637.0	857,725.3
1. Cotton Raw:	15,119.0	20,620.3	39.0	225.9	-	-	1,908.0	138,040.5	17,066.0	158,886.7
(a) Indigenous	519.0	14,169.3	36.0	224.6	-	-	1,817.0	131,113.0	2,372.0	145,506.8
(b) Imported	14,600.0	6,451.0	3.0	1.4	-	-	91.0	6,927.5	14,694.0	13,379.9
2. Synthetic Fibers:	6.0	69.0	-	-	-	-	109.0	13,281.5	115.0	13,350.5
(a) Indigenous	6.0	69.0	-	-	-	-	63.0	7,934.6	69.0	8,003.7
(b) Imported	-	-	-	-	-	-	46.0	5,346.8	46.0	5,346.8
3. Fertilizers:	787.0	7,828.8	1.0	2.4	16.0	143.3	243.0	57,158.5	1,047.0	65,133.0
(a) Indigenous	785.0	7,823.3	1.0	2.4	16.0	143.3	235.0	53,297.8	1,037.0	61,266.8
(b) Imported	2.0	5.5	-	-	-	-	8.0	3,860.7	10.0	3,866.2
4. Petroleum Crude:	940.0	55,284.6	13.0	98.7	2.0	20.5	488.0	68,286.5	1,443.0	123,690.3
(a) Indigenous	913.0	53,870.0	13.0	98.7	2.0	20.5	414.0	35,397.3	1,342.0	89,386.5
(b) Imported	27.0	1,414.6	-	-	-	-	74.0	32,889.2	101.0	34,303.8
5. Iron and Steel:	518.0	9,730.0	8.0	1,046.9	-	-	1,422.0	106,424.4	1,948.0	117,201.3
(a) Indigenous	481.0	3,341.3	8.0	1,046.9	-	-	1,036.0	72,800.7	1,525.0	77,188.9
(b) Imported	37.0	6,388.7	-	-	-	-	386.0	33,623.7	423.0	40,012.4
6. Wool & Goat Hair	1.0	12.8	-	-	-	-	4.0	33.9	5.0	46.7
7. Hides & Skins	24.0	59.4	1.0	24.6	-	-	85.0	6,487.7	110.0	6,571.6
8. Oil Seeds	16.0	147.3	3.0	9.8	-	-	214.0	6,864.7	233.0	7,021.7
9. Pesticides & Insecticides:	262.0	1,114.7	3.0	3.2	-	-	161.0	4,933.4	426.0	6,051.4
(a) Indigenous	262.0	1,114.7	3.0	3.2	-	-	155.0	4,709.8	420.0	5,827.7
(b) Imported	-	-	-	-	-	-	6.0	223.6	6.0	223.6
10. Other Raw Materials:	1,118.0	37,696.2	28.0	27.8	-	-	2,098.0	322,048.1	3,244.0	359,772.1
(a) Indigenous	1,110.0	37,695.8	27.0	27.7	-	-	1,878.0	291,524.2	3,015.0	329,247.7
(b) Imported	8.0	0.4	1.0	0.0	-	-	220.0	30,523.9	229.0	30,524.3

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 31st December, 2024

Security	Million Rupees									
	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:	6,518	102,323	288	3,932	99	2,599	16,364	1,485,239	23,269	1,594,094
1. Cotton Textiles:	1,069	27,218	22	148	8	415	3,257	313,611	4,356	341,392
(a) Indigenous	1,012	21,424	22	148	8	415	3,115	291,838	4,157	313,824
(b) Imported	57	5,794	-	-	-	-	142	21,773	199	27,567
2. Cotton Yarn:	405	1,299	15	30	-	-	1,484	90,321	1,904	91,650
(a) Indigenous	405	1,299	15	30	-	-	1,476	89,967	1,896	91,296
(b) Imported	-	-	-	-	-	-	8	354	8	354
3. Other Textiles:	382	16,674	27	249	27	616	2,602	272,337	3,038	289,876
(a) Indigenous	381	16,673	26	249	27	616	2,587	265,896	3,021	283,434
(b) Imported	1	0	1	0	-	-	15	6,441	17	6,441
4. Machinery:	326	1,948	7	2	-	-	643	49,744	976	51,695
(a) Indigenous	215	310	7	2	-	-	319	29,081	541	29,393
(b) Imported	111	1,639	-	-	-	-	324	20,663	435	22,302
5. Handloom Products	-	-	-	-	-	-	-	-	-	-
6. Carpets & Rugs	8	23	-	-	-	-	6	159	14	182
7. Readymade Garments	475	21,985	22	321	1	409	677	43,072	1,175	65,786
8. Cement and Cement Products:	100	5,467	14	2,410	-	-	435	183,823	549	191,700
(a) Indigenous	99	5,465	14	2,410	-	-	434	183,010	547	190,885
(b) Imported	1	2	-	-	-	-	1	813	2	815
9. Sports Goods	42	132	-	-	-	-	44	1,861	86	1,993
10. Surgical Instruments	36	363	1	19	1	4	48	3,864	86	4,249
11. Chemicals & Dyes	350	3,062	36	86	-	-	992	65,606	1,378	68,754
12. Other Finished Goods:	3,325	24,152	144	668	62	1,156	6,176	460,841	9,707	486,817
(a) Indigenous	3,274	23,747	143	659	62	1,156	5,887	447,774	9,366	473,335
(b) Imported	51	405	1	9	-	-	289	13,067	341	13,482
IV. Fixed Assets Including Machinery	329,639	488,326	33,558	42,509	682	1,256	35,700	2,215,229	399,579	2,747,320
A. Transport Equipments	322,288	357,030	32,521	41,536	677	1,251	26,708	463,403	382,194	863,220
B. Furniture & Fixtures	191	175	8	2	1	0	155	3,618	355	3,796
C. Office Equipments	21	112,065	-	-	-	-	286	65,219	307	177,284
D. Other Machinery & Equipments	7,139	19,056	1,029	971	4	4	8,551	1,682,989	16,723	1,703,020
V. Real Estate	530,937	846,156	27,308	58,189	3,114	21,846	23,458	1,483,942	584,817	2,410,134
A. Land	416,718	320,359	19,745	15,576	478	912	12,329	807,863	449,270	1,144,710
1. Residential	15,983	129,751	887	4,166	51	137	4,803	360,405	21,724	494,459
(a) House	14,373	123,281	697	3,466	34	89	4,754	358,548	19,858	485,384
(b) Flat	1,610	6,470	190	701	17	48	49	1,857	1,866	9,076
2. Non-Residential	400,735	190,608	18,858	11,409	427	776	7,526	447,458	427,546	650,251
(a) Commercial	1,827	11,560	84	394	10	47	5,880	371,321	7,801	383,322
(b) Industrial	102	1,788	3	27	-	-	669	54,942	774	56,757
(c) Agriculture	398,310	171,979	18,743	8,911	414	717	405	9,125	417,872	190,733
(d) Other	496	5,281	28	2,077	3	11	572	12,070	1,099	19,439
B. Buildings:	114,219	525,797	7,563	42,614	2,636	20,933	11,129	676,079	135,547	1,265,423
1. Residential	108,545	437,156	7,416	36,588	2,500	16,897	5,996	272,947	124,457	763,588
(a) House	101,843	396,859	6,650	32,385	2,461	16,601	5,794	268,828	116,748	714,673
(b) Flat	6,702	40,297	766	4,203	39	296	202	4,119	7,709	48,915
2. Non-Residential	5,674	88,641	147	6,026	136	4,037	5,133	403,132	11,090	501,836
(a) Commercial	3,059	61,610	95	5,693	116	3,815	2,079	182,361	5,349	253,480
(b) Industrial	530	6,428	13	74	8	19	2,231	141,909	2,782	148,430
(c) Agriculture	1,865	17,438	31	91	11	201	577	59,014	2,484	76,744
(d) Other	220	3,164	8	169	1	1	246	19,848	475	23,182
VI. Fixed Deposits and Insurance Policies	16,028	45,901	1,517	2,262	31	1,046	9,613	811,005	27,189	860,214
A. Bank Deposits	16,018	45,881	1,517	2,262	31	1,046	9,574	810,624	27,140	859,812
1. Security Deposits	407	5,233	136	256	10	846	232	99,046	785	105,381
2. Term Deposits (TDRs)	11,199	35,579	871	1,660	7	92	8,436	465,501	20,513	502,833
3. Other Deposits	4,412	5,070	510	346	14	107	906	246,076	5,842	251,599
B. Insurance Policies	10	20	-	-	-	-	39	381	49	402
VII. Others	420,159	410,993	35,538	13,386	83	1,954	21,549	4,203,889	477,329	4,630,223
A. Other Secured Advances	119,020	162,678	5,597	5,630	68	1,448	16,150	2,024,237	140,835	2,193,992
1. Receivables	72	401	4	29	-	-	293	93,041	369	93,470
2. Employees Benefits	3,261	699	342	54	-	-	-	-	3,603	753
3. Others	115,687	161,578	5,251	5,547	68	1,448	15,857	1,931,196	136,863	2,099,769
B. Advances Secured by Guarantee(s)	301,139	248,316	29,941	7,756	15	506	5,399	2,179,652	336,494	2,436,230
1. Institutional Guarantee(s)	5,607	80,928	11	638	-	-	1,931	2,075,620	7,549	2,157,186
2. Individual Guarantee(s)	295,532	167,388	29,930	7,118	15	506	3,468	104,032	328,945	279,044
VIII. Unsecured Advances	2,504,557	262,010	287,719	26,327	2	1	6,280	3,293	2,798,558	291,630
1. Credit Cards	2,037,486	156,966	214,113	13,501	-	-	265	249	2,251,864	170,716
2. Personal Loan	453,775	98,885	73,186	12,740	2	1	-	-	526,963	111,626
3. Others	13,296	6,159	420	86	-	-	6,015	3,044	19,731	9,288
IX. Bills	-	-	-	-	-	-	-	-	-	-
1. Inland Bills	-	-	-	-	-	-	-	-	-	-
2. Import Bills	-	-	-	-	-	-	-	-	-	-
3. Foreign Bills	-	-	-	-	-	-	-	-	-	-
Total	4,020,446	2,467,592	400,378	173,525	9,171	34,112	127,793	12,810,455	4,557,788	15,485,684

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							
	Dec		Mar		Jun		Sep		Dec ^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
0.00	2,934,463	5,180,397.2	2,936,576	5,044,755.8	2,997,119	5,343,386.6	3,151,294	5,470,354.1	3,594,778	6,577,713.8
5.00	55,767	153,720.5	57,918	155,009.0	55,289	173,993.9	56,386	172,899.3	51,474	189,657.7
10.00	104,288	715,385.6	102,620	755,036.5	99,495	682,200.1	94,615	655,298.5	97,958	1,621,828.3
15.00	40,077	431,951.8	40,674	462,070.9	41,377	541,896.1	32,637	450,315.7	31,416	812,457.2
20.00	441,444	1,212,984.7	438,221	1,197,925.6	417,271	1,268,853.7	395,280	1,266,236.1	386,831	1,363,418.9
25.00	124,891	2,723,650.6	127,456	2,434,601.4	125,611	2,489,682.1	122,683	2,430,324.6	115,550	2,774,644.9
30.00	61,518	404,736.1	62,154	426,735.2	61,808	385,332.1	61,951	445,231.0	65,208	343,626.5
33.33	518	14,393.7	509	10,235.6	786	16,091.8	476	7,574.0	460	26,385.8
35.00	15,746	198,375.3	15,906	198,726.7	18,105	187,398.8	17,804	168,763.0	74,350	879,811.0
40.00	39,633	207,706.6	39,452	210,750.8	40,603	178,359.6	40,401	203,407.3	36,814	215,255.1
45.00	8,457	87,187.9	8,077	84,902.2	8,866	98,467.5	8,534	92,161.2	5,699	94,483.5
50.00	141,693	387,671.3	141,998	354,087.3	144,838	410,735.1	91,027	258,660.2	64,272	206,836.4
55.00	5,051	41,116.5	4,704	38,204.2	6,590	52,736.7	6,065	41,572.3	6,602	71,522.6
60.00	5,342	59,414.0	5,241	59,380.9	6,886	63,656.0	6,703	59,293.5	5,374	104,309.6
65.00	4,117	40,299.2	4,145	47,385.1	5,757	63,131.1	5,695	41,418.3	5,193	75,097.7
70.00	3,422	21,792.9	3,392	20,834.6	3,403	17,437.9	3,147	23,555.7	2,813	25,521.2
75.00	3,116	18,907.1	3,193	23,242.8	3,250	19,124.0	3,058	20,259.9	2,365	18,056.1
80.00	3,130	22,445.2	2,941	23,979.9	2,874	23,759.7	3,022	23,739.8	2,185	22,177.4
85.00	2,573	15,164.9	2,345	11,771.4	1,941	14,183.4	1,782	11,596.2	1,970	14,474.1
90.00	3,130	17,450.5	2,581	14,818.0	2,443	16,682.3	2,176	12,116.7	2,002	14,377.7
95.00	3,055	14,356.8	2,810	10,951.5	2,862	11,043.5	2,469	8,454.9	2,480	12,927.8
99.99	1,564	8,361.0	1,437	9,947.7	1,372	11,458.9	1,178	10,792.0	1,994	21,100.5
TOTAL	4,002,995	11,977,469.4	4,004,350	11,595,353.0	4,048,546	12,069,610.7	4,108,383	11,874,024.3	4,557,788	15,485,683.7

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 31st December, 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	3,209,354	1,085,991	339,864	70,467	5,220	5,625	40,340	5,415,631	3,594,778	6,577,714
05.00	47,606	91,945	1,800	3,604	1	6	2,067	94,103	51,474	189,658
10.00	78,054	140,869	7,070	11,689	379	1,851	12,455	1,467,419	97,958	1,621,828
15.00	21,473	199,227	4,839	17,035	63	274	5,041	595,921	31,416	812,457
20.00	343,574	242,397	29,686	21,310	447	3,192	13,124	1,096,520	386,831	1,363,419
25.00	87,869	325,968	5,660	28,975	1,027	8,421	20,994	2,411,280	115,550	2,774,645
30.00	55,237	78,955	3,956	7,150	119	687	5,896	256,834	65,208	343,627
33.33	138	3,473	9	14	1	463	312	22,437	460	26,386
35.00	53,171	121,877	2,649	5,262	1,152	7,434	17,378	745,239	74,350	879,811
40.00	32,721	30,368	930	1,698	95	2,070	3,068	181,119	36,814	215,255
45.00	4,350	17,771	437	1,027	379	2,001	533	73,685	5,699	94,483
50.00	61,849	78,206	1,017	1,445	111	1,201	1,295	125,985	64,272	206,836
55.00	5,610	9,762	665	897	25	314	302	60,550	6,602	71,523
60.00	4,352	12,584	432	771	33	143	557	90,813	5,374	104,310
65.00	4,203	7,998	398	673	22	93	570	66,334	5,193	75,098
70.00	2,161	5,675	209	429	40	206	403	19,212	2,813	25,521
75.00	1,866	3,688	138	449	18	75	343	13,844	2,365	18,056
80.00	1,547	3,436	135	180	8	23	495	18,539	2,185	22,177
85.00	1,312	2,285	104	183	3	11	551	11,995	1,970	14,474
90.00	1,419	2,426	88	74	7	14	488	11,864	2,002	14,378
95.00	1,692	1,660	196	179	10	9	582	11,080	2,480	12,928
99.99	888	1,033	96	13	11	1	999	20,054	1,994	21,101
Total	4,020,446	2,467,592	400,378	173,525	9,171	34,112	127,793	12,810,455	4,557,788	15,485,684

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 31st December, 2024

Loan Tenure	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. Short Term	2,687,859	1,090,419	269,642	55,829	5,789	14,487	59,843	8,035,029	3,023,133	9,195,764
1.1. Overnight	168,261	43,374	17,881	2,533	48	578	2,278	560,389	188,468	606,874
1.2. 2 days to 7 days	777	1,190	92	5,401	30	46	292	87,790	1,191	94,427
1.3. For 8 days to 1 month	54,906	26,308	21,893	955	75	520	2,420	121,374	79,294	149,158
1.4. For above 1 month but <= 3 months	587,782	101,140	69,626	7,163	58	70	4,861	913,642	662,327	1,022,014
1.5. For above 3 months but <= 6 months	457,344	183,515	16,546	20,286	21	364	16,480	1,864,196	490,391	2,068,360
1.6. For above 6 months but <= one year	1,418,789	734,892	143,604	19,491	5,557	12,909	33,512	4,487,638	1,601,462	5,254,931
2. Medium Term	296,835	230,963	31,623	12,692	47	345	5,540	1,114,844	334,045	1,358,843
2.1. For above 1 year but <= 2 years	181,171	157,861	23,873	7,723	20	190	3,200	557,588	208,264	723,362
2.2. For above 2 years but <= 3 years	115,664	73,102	7,750	4,969	27	154	2,340	557,256	125,781	635,481
3. Long Term	1,035,752	1,146,211	99,113	105,003	3,335	19,280	62,410	3,660,583	1,200,610	4,931,077
3.1. For above 3 years but <= 4 years	172,435	172,889	23,874	24,263	121	679	21,770	864,674	218,200	1,062,505
3.2. For above 4 years but <= 5 years	370,868	270,303	38,989	25,551	181	396	13,522	593,069	423,560	889,320
3.3. For above 5 years but <= 7 years	381,051	335,339	23,067	16,087	302	984	15,579	731,757	419,999	1,084,168
3.4. For above 7 years but <= 10 years	55,945	99,494	6,666	10,071	535	2,333	5,527	790,722	68,673	902,620
3.5. For above 10 years but <= 15 years	16,093	67,168	2,009	8,774	522	3,393	5,510	625,851	24,134	705,186
3.6. For above 15 years but <= 20 years	18,473	95,150	2,058	8,899	517	3,796	287	31,845	21,335	139,690
3.7. For above 20 years but <= 25 years	17,061	91,434	2,028	9,192	1,135	7,372	46	12,150	20,270	120,147
3.8. For above 25 years but <= 30 years	3,606	13,629	403	2,119	21	329	21	7,536	4,051	23,612
3.9. For above 30 years	220	804	19	47	1	-	148	2,978	388	3,830
Total	4,020,446	2,467,592	400,378	173,525	9,171	34,112	127,793	12,810,455	4,557,788	15,485,684

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 31st December, 2024

Nature	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. CONVENTIONAL	3,561,602	2,037,700	354,590	130,597	6,132	14,037	80,839	9,144,217	4,003,163	11,326,551
2. ISLAMIC	458,844	429,892	45,788	42,928	3,039	20,075	46,954	3,666,238	554,625	4,159,133
A. Ijara Finance	54,028	62,632	4,721	5,062	8	9	11,469	42,516	70,226	110,219
B. Diminishing Musharaka	53,723	85,392	5,019	7,841	730	1,955	9,689	907,005	69,161	1,002,192
C. Istisna	490	11,200	20	2,148	21	521	5,309	469,268	5,840	483,137
D. Mudaraba	109	1,902	-	-	-	-	-	-	109	1,902
E. Murabaha	7,610	14,742	400	660	51	260	6,354	136,825	14,415	152,486
F. Musawamah finance	21,996	8,941	3,111	1,010	-	-	2,116	79,311	27,223	89,263
G. Musharaka Finance	12,329	15,255	1,432	2,256	6	25	1,301	303,334	15,068	320,870
H. Salam Finance	53	1,032	-	-	-	-	1,731	62,331	1,784	63,364
I. Commodity Murabahah / Tawwaruq	259,439	25,767	25,371	2,021	-	-	1	1	284,811	27,788
J. Advance against financing	1,084	1,389	63	43	-	-	67	33,589	1,214	35,020
K. Other Islamic Modes of Financing	47,983	201,641	5,651	21,887	2,223	17,305	8,917	1,632,058	64,774	1,872,891
Total	4,020,446	2,467,592	400,378	173,525	9,171	34,112	127,793	12,810,455	4,557,788	15,485,684

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 31st December, 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	1,132	49,017	48	1,852	25	1,158	8,119	1,012,615	9,321	1,064,642
1.1. Export finance schemes	765	32,718	12	1,523	11	238	4,049	703,409	4,837	737,888
1.2. Others	367	16,299	33	329	14	921	4,070	309,205	4,484	326,754
2. Import financing	620	24,679	123	902	2	27	7,611	598,694	8,356	624,302
3. Government self employment schemes	48,440	57,157	3,079	4,110	4	16	1,199	9,100	52,722	70,383
4. Working capital/short term	2,664,794	1,072,251	225,701	59,247	2,754	9,264	44,559	6,546,763	2,937,808	7,687,525
4.1. Small Loans	1,333,597	234,562	126,821	13,432	2,355	4,656	7,476	192,782	1,470,249	445,433
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-	-	-	-	-	-	-	-	-
4.3. Refi. Sch. for Revival of SMEs & Agri. Activities in Flood Affected Areas, Refi. Sch. for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Idmanic and Convent.)	61	292	78	48	-	-	452	12,799	591	13,139
4.4. Others	1,331,071	835,781	98,802	45,767	399	4,608	36,402	5,153,220	1,466,674	6,039,376
4.5. Commodity Operations Financing	65	1,616	-	-	-	-	229	1,187,962	294	1,189,578
5. Fixed investment/long term	1,305,460	1,264,488	171,430	107,414	6,386	23,646	66,305	4,643,283	1,549,581	6,038,831
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and TIERF)	1,973	29,038	14	43	1	-	10,684	469,929	12,672	499,010
5.2. Financing Power Plants Using Renewable Energy	592	1,439	36	77	10	294	2,190	91,304	2,828	93,114
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID - 19 (RFCC and IRPCC)	5	82	-	-	-	-	47	779	52	861
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	231	1,159	587	424	2	26	198	3,035	1,018	4,644
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	52	837	-	-	1	29	133	4,054	186	4,920
5.6. Small Loans	345,113	185,090	64,789	17,912	618	1,520	5,996	97,625	416,516	302,147
5.7. Others	838,559	571,446	98,074	50,398	3,254	1,869	43,211	3,704,707	983,098	4,328,421
5.8. Financing for Construction Purposes	111,533	450,423	7,680	37,648	2,500	19,908	1,372	183,976	123,085	691,955
5.9. SME Aaan Finance (SAAF) Scheme	7,370	24,943	249	908	-	-	2,124	8,332	9,743	34,183
5.10 Machinery	32	30	1	4	-	-	350	79,541	383	79,575
Total	4,020,446	2,467,292	400,378	173,525	9,171	34,112	127,793	12,810,455	4,557,708	15,465,684

Source: Statistics and Data Services Department, SDR

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	Dec-24	Jan-25	Feb-25	Mar-25
A. Agriculture, forestry, and fishing	344,331.8	400,878.1	460,810.5	441,355.7	436,228.1	445,049.7
Trade finance	5,019.6	4,060.7	2,939.0	3,002.2	3,025.3	3,696.8
Working capital	233,937.5	217,193.8	246,843.0	227,135.3	223,264.2	228,410.0
Fixed investment	93,559.3	159,360.8	183,703.0	184,396.4	183,438.2	185,972.6
Construction Financing	1,053.8	884.2	771.7	752.1	734.3	717.7
Other	10,761.6	19,378.7	26,553.9	26,069.6	25,766.1	26,252.6
B. Mining and quarrying	78,460.9	89,229.2	105,510.8	73,638.2	72,739.1	71,446.0
Trade finance	1,765.0	2,058.9	12,708.4	2,520.2	1,976.5	2,402.3
Working capital	27,653.3	39,245.0	45,108.9	21,926.6	20,794.8	18,429.8
Fixed investment	47,659.7	46,587.6	46,359.9	47,857.8	48,634.5	49,280.7
Construction Financing	-	-	-	-	-	-
Other	1,382.9	1,337.7	1,333.7	1,333.5	1,333.3	1,333.2
C. Manufacturing	4,540,826.4	4,838,826.3	6,239,798.0	5,670,792.4	5,349,499.8	5,411,951.2
Trade finance	1,062,545.0	1,153,978.2	1,349,728.2	1,336,889.4	1,355,442.4	1,371,676.5
Working capital	1,812,324.1	2,091,473.2	3,199,765.7	2,672,887.7	2,360,394.3	2,351,871.9
Fixed investment	1,522,741.7	1,486,448.2	1,586,940.7	1,557,355.7	1,529,681.5	1,572,847.3
Construction Financing	22,793.9	17,528.5	13,257.8	12,576.7	12,189.2	11,266.8
Other	120,421.7	89,398.2	90,105.5	91,083.0	91,792.4	104,288.8
D. Electricity, gas, steam and air conditioning supply	571,641.9	514,268.8	489,480.4	462,903.1	476,194.0	500,817.1
Trade finance	7,216.6	6,906.5	3,639.0	3,136.5	2,379.8	2,496.4
Working capital	211,240.9	188,133.5	175,434.4	174,402.7	190,309.4	206,790.9
Fixed investment	351,106.0	318,329.4	310,039.5	285,026.6	283,226.9	291,158.8
Construction Financing	929.1	761.3	226.4	226.4	226.4	226.4
Other	1,149.4	138.1	141.0	110.8	51.5	144.6
E. Water supply; sewerage, waste management and remediation activities	14,546.7	23,968.5	31,132.7	27,381.0	26,842.1	28,074.1
Trade finance	1,617.5	2,151.2	1,539.5	1,363.1	1,363.0	1,367.8
Working capital	5,793.5	5,932.7	6,443.4	3,304.3	3,384.7	4,151.7
Fixed investment	7,066.4	15,813.1	23,103.9	22,639.8	22,049.6	22,445.8
Construction Financing	38.9	-	-	-	-	-
Other	30.5	71.5	45.9	73.8	44.8	108.7
F. Construction	190,232.7	192,851.7	218,754.4	212,538.7	210,576.2	212,760.9
Trade finance	252.3	1,997.6	2,486.5	2,401.8	2,181.1	1,358.9
Working capital	27,695.0	33,901.0	51,747.5	42,365.4	41,497.7	41,112.6
Fixed investment	25,140.8	23,745.6	33,019.2	34,352.8	40,748.8	41,273.2
Construction Financing	136,966.8	132,737.9	131,231.3	133,092.5	125,748.7	128,569.7
Other	177.8	469.6	269.9	326.1	399.9	446.4
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	451,839.0	539,923.5	631,594.4	562,360.4	584,107.1	606,850.6
Trade finance	49,460.9	66,369.6	76,669.4	68,344.9	69,933.2	76,333.4
Working capital	272,559.9	317,581.9	377,004.5	322,218.3	335,852.7	346,470.3
Fixed investment	78,451.6	100,861.9	128,510.9	123,891.0	126,849.9	128,701.2
Construction Financing	18,249.0	16,834.9	14,476.2	14,435.7	14,411.9	14,413.7
Other	33,117.5	38,275.1	34,933.5	33,470.4	37,059.4	40,932.0
H. Transportation and storage	118,756.7	125,532.9	108,766.2	104,069.2	113,789.9	116,074.1
Trade finance	2,457.0	2,598.9	3,728.0	634.9	4,952.1	5,298.5
Working capital	44,539.6	46,028.0	26,472.9	23,756.2	25,423.3	27,872.5
Fixed investment	64,724.7	65,232.1	67,776.5	68,660.1	70,193.5	70,295.0
Construction Financing	914.1	631.2	403.2	392.7	2,386.2	400.0
Other	6,121.2	9,042.8	10,385.6	10,625.2	10,834.7	12,208.2
I. Accommodation and food service activities	37,046.0	38,347.6	81,362.3	80,735.2	78,743.7	78,797.3
Trade finance	1,006.1	1,034.6	1,197.1	1,193.8	1,170.2	1,129.2
Working capital	10,598.1	11,108.3	14,253.4	13,853.2	11,345.0	10,649.6
Fixed investment	13,767.4	17,597.0	58,523.0	58,388.7	58,792.8	59,005.4
Construction Financing	10,184.1	7,499.0	6,233.2	6,177.1	6,319.9	6,956.7
Other	1,490.2	1,108.7	1,155.6	1,122.3	1,115.7	1,056.4

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees						
PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Dec-24	Jan-25	Feb-25	Mar-25
J. Information and communication	340,357.4	406,896.9	540,815	537,544	503,440	510,382
Trade finance	6,065.1	3,110.4	4,254	4,464	4,139	4,363
Working capital	41,109.0	42,465.6	147,889	144,944	115,549	108,850
Fixed investment	275,887.3	339,322.3	364,229	364,768	360,303	369,735
Construction Financing	1,295.9	947.5	817	790	789	1,401
Other	16,000.2	21,051.2	23,626	22,577	22,660	26,032
K. Real estate activities	36,253.7	37,772.8	37,400	36,265	39,329	37,971
Trade finance	-	-	1	-	56	12
Working capital	3,558.6	4,619.6	3,251	2,559	5,668	4,244
Fixed investment	6,758.2	10,272.6	9,536	9,747	10,359	10,542
Construction Financing	25,902.1	22,852.6	24,524	23,921	23,209	23,137
Other	34.9	27.9	89	38	36	35
L. Professional, scientific and technical activities	59,061.3	59,263.6	74,061	64,543	63,968	73,002
Trade finance	9,740.5	5,636.9	8,446	7,691	7,834	7,931
Working capital	33,380.7	33,595.9	48,609	41,801	36,507	47,419
Fixed investment	14,810.0	18,161.0	16,098	14,104	18,615	16,940
Construction Financing	819.8	801.8	79	79	79	83
Other	310.2	1,068.1	829	868	933	629
M. Administrative and support service activities	51,840.1	51,535.6	59,521	57,653	52,720	55,551
Trade finance	2,326.6	3,092.6	5,999	4,126	2,784	2,579
Working capital	28,112.1	22,102.4	27,838	25,228	21,490	24,555
Fixed investment	14,810.9	22,152.9	23,999	24,888	24,619	24,487
Construction Financing	-	-	-	-	-	-
Other	6,590.4	4,187.6	1,685	3,411	3,827	3,931
N. Education	33,435.0	29,144.7	180,885	76,539	26,403	26,460
Trade finance	572.9	325.8	15	-	-	-
Working capital	10,450.9	8,703.9	162,597	59,136	8,818	9,221
Fixed investment	11,201.8	12,045.7	11,285	10,659	11,136	11,020
Construction Financing	11,008.5	7,713.3	6,657	6,419	6,130	5,877
Other	200.9	356.0	332	325	319	342
O. Human health and social work activities	16,985.5	18,198.0	17,169	15,342	14,848	14,916
Trade finance	9.0	-	0	-	-	-
Working capital	3,987.3	5,770.5	6,494	5,074	4,391	4,575
Fixed investment	8,221.6	9,266.6	8,073	7,822	8,125	8,137
Construction Financing	4,685.6	3,045.5	2,371	2,304	2,185	2,042
Other	82.0	115.5	231	142	147	163
P. Arts, entertainment, and recreation	1,889.4	1,723.3	1,819	2,015	2,272	2,233
Trade finance	-	100.0	100	100	100	100
Working capital	1,013.3	1,006.7	1,009	1,009	1,016	981
Fixed investment	419.4	331.5	439	636	869	865
Construction Financing	448.5	267.9	255	255	272	272
Other	8.1	17.2	15	15	15	14
Q. Other service activities	71,460.8	51,182.4	54,315	52,805	51,791	56,148
Trade finance	2,946.3	1,733.2	2,049	2,075	1,584	1,624
Working capital	29,294.4	20,792.8	23,029	21,365	21,406	26,818
Fixed investment	28,726.6	22,484.3	25,346	25,330	26,165	25,285
Construction Financing	2,968.9	1,371.7	1,081	1,042	1,041	933
Other	7,524.6	4,800.4	2,810	2,993	1,595	1,487
Total	6,958,965.2	7,417,543.8	9,333,195.4	8,478,481.2	8,103,491.4	8,248,483.3

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	Dec-24	Jan-25	Feb-25	Mar-25
A. Agriculture, forestry, and fishing	27,080.4	49,720.2	57,927.6	55,872.5	55,838.1	56,595.5
Trade finance	-	30.2	40.0	24.6		309.6
Working capital	17,969.3	19,308.7	22,196.9	21,354.8	21,229.4	21,262.8
Fixed investment	5,811.4	18,682.3	20,639.5	19,714.3	20,053.0	20,593.1
Construction Financing	4.9	9.8	3.6	3.6	3.6	3.6
Other	3,294.8	11,689.2	15,047.5	14,775.1	14,462.1	14,426.4
B. Mining and quarrying	1,081.8	1,291.5	1,220.1	1,434.3	1,425.7	1,340.7
Trade finance	57.2	70.1	19.6	118.6	145.3	126.3
Working capital	618.1	685.5	661.6	636.1	601.4	643.3
Fixed investment	406.4	535.8	527.0	667.8	667.4	559.8
Construction Financing	-	-	-	-	-	-
Other	-	-	12.0	11.8	11.6	11.4
C. Manufacturing	205,450.3	203,147.9	253,158.5	241,600.8	235,576.6	237,957.0
Trade finance	25,080.8	21,504.3	22,421.0	22,453.7	22,718.9	26,281.0
Working capital	146,722.6	138,727.3	181,277.6	165,100.1	160,534.3	159,472.0
Fixed investment	30,238.4	36,905.9	42,858.8	47,523.6	45,417.7	44,885.6
Construction Financing	314.2	186.5	992.0	968.4	975.9	915.7
Other	3,094.3	5,823.9	5,609.0	5,554.9	5,929.9	6,402.7
D. Electricity, gas, steam and air conditioning supply	2,770.6	3,159.2	2,484.4	2,514.5	2,675.5	2,653.7
Trade finance	20.0	229.7	274.8	266.1	212.4	256.5
Working capital	2,325.3	2,491.3	1,767.1	1,796.0	1,861.0	1,854.3
Fixed investment	422.0	425.2	422.2	432.3	582.4	523.3
Construction Financing	-	-	-	-	-	-
Other	3.3	13.1	20.2	20.1	19.8	19.6
E. Water supply; sewerage, waste management and remediation activities	174.0	168.6	348.1	304.4	372.3	590.2
Trade finance	-	-	-	-	-	-
Working capital	48.2	25.4	192.4	59.4	146.5	363.4
Fixed investment	95.3	125.1	109.8	200.4	181.1	182.1
Construction Financing	-	-	-	-	-	-
Other	30.5	18.1	45.9	44.6	44.8	44.7
F. Construction	14,576.5	15,446.9	17,668.9	16,795.6	16,627.6	18,789.1
Trade finance	2.3	87.9	9.3	2.3	46.6	46.6
Working capital	5,676.6	4,757.8	5,813.7	4,822.0	4,602.3	4,810.5
Fixed investment	2,098.3	4,765.0	4,248.9	4,274.3	5,067.2	7,447.6
Construction Financing	6,621.5	5,559.8	7,329.4	7,444.5	6,657.6	6,226.5
Other	177.8	276.3	267.5	252.4	253.9	258.0
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	165,443.7	199,121.9	221,519.5	204,777.6	203,626.3	214,268.4
Trade finance	4,935.3	5,238.4	4,863.9	5,353.8	5,294.7	5,201.7
Working capital	119,169.2	124,250.3	134,113.3	115,692.8	114,722.3	120,639.0
Fixed investment	27,044.5	50,090.3	61,457.7	63,179.5	63,334.3	65,133.0
Construction Financing	155.0	227.6	160.6	167.3	155.3	206.8
Other	14,139.7	19,315.3	20,924.1	20,384.2	20,119.6	23,087.8
H. Transportation and storage	21,198.1	28,488.1	35,095.2	36,259.5	38,333.2	39,289.9
Trade finance	32.7	-	-	-	-	-
Working capital	1,938.1	2,031.5	2,286.0	2,299.1	2,432.3	2,280.2
Fixed investment	15,034.3	19,536.0	22,637.3	23,530.4	25,275.6	25,574.9
Construction Financing	209.3	160.7	138.3	146.8	133.7	130.5
Other	3,983.8	6,760.0	10,033.7	10,283.2	10,491.6	11,304.3
I. Accommodation and food service activities	5,493.1	5,192.5	6,551.8	6,109.4	6,196.6	6,147.6
Trade finance	25.6	27.5	81.1	79.3	79.6	79.6
Working capital	1,739.0	1,599.9	1,716.7	1,508.6	1,442.5	1,305.0
Fixed investment	1,407.5	1,849.2	2,497.8	2,320.2	2,826.9	2,918.8
Construction Financing	954.1	733.5	1,221.0	1,215.0	852.2	907.7
Other	1,366.9	982.4	1,035.2	986.3	995.4	936.6

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees						
PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Dec-24	Jan-25	Feb-25	Mar-25
J. Information and communication	5,085	4,879	5,194.6	6,328.3	5,561.8	5,112.8
Trade finance	132,386	91,044	65.9	73.8	63.0	90.1
Working capital	2,344	1,749	2,213.4	2,335.5	2,196.4	2,091.0
Fixed investment	2,289	2,788	2,689.4	3,600.0	3,085.9	2,695.6
Construction Financing	205,916	132,461	122.2	120.5	118.9	117.1
Other	113,017	118,523	103.8	198.6	97.6	119.0
K. Real estate activities	2,013	2,420	2,290.8	2,264.1	2,496.0	2,624.9
Trade finance	-	-	-	-	-	-
Working capital	341,207	422,027	433.5	425.1	476.9	539.1
Fixed investment	1,224	1,390	1,381.3	1,458.7	1,641.7	1,711.4
Construction Financing	412,432	579,961	387.2	342.7	341.1	339.3
Other	34,898	27,917	88.8	37.5	36.3	35.0
L. Professional, scientific and technical activities	18,461	18,416	15,814.5	12,978.5	12,482.4	13,351.5
Trade finance	1,760	1,608	685.5	1,046.0	780.2	601.9
Working capital	10,548	8,232	10,748.3	8,372.3	8,298.1	9,115.2
Fixed investment	6,098	8,106	4,289.2	3,450.4	3,312.3	3,474.3
Construction Financing	5,262	5,262	-	-	-	-
Other	50	464,683	91.5	109.8	91.8	160.1
M. Administrative and support service activities	10,109	8,151	10,516.5	10,915.1	10,204.4	10,337.9
Trade finance	412,02	394,32	223.8	208.3	235.6	235.6
Working capital	4,528	4,619	6,577.9	6,639.1	5,876.1	5,915.7
Fixed investment	2,159	2,821	3,396.9	3,758.0	3,810.1	3,907.6
Construction Financing	-	-	-	-	-	-
Other	3,011	317	318.0	309.6	282.6	279.0
N. Education	2,991	3,800	4,068.8	4,070.0	4,274.4	4,267.6
Trade finance	11,126	6,676	15.0	-	-	-
Working capital	1164,788	1,362	1,431.8	1,366.9	1,383.3	1,399.9
Fixed investment	1,463	1,803	2,001.7	2,102.2	2,303.3	2,260.6
Construction Financing	150,86	272,284	288.5	275.4	268.6	264.9
Other	200,872	355,993	331.8	325.4	319.2	342.3
O. Human health and social work activities	2,796	2,555	2,871.3	2,964.3	2,935.1	2,908.0
Trade finance	9.0	-	0.0	-	-	-
Working capital	1,198.8	891	974.6	907.0	844.1	956.0
Fixed investment	1,395.8	1,471	1,499.2	1,588.4	1,588.8	1,549.2
Construction Financing	114,182	81,142	256.4	330.7	359.6	244.1
Other	77,895	111,382	141.2	138.2	142.6	158.6
P. Arts, entertainment, and recreation	258,393	367,231	400.2	378.4	643.0	621.2
Trade finance	0	100	100.0	100.0	100.0	100.0
Working capital	145,055	145,137	163.0	144.2	146.0	127.8
Fixed investment	102,303	102,815	120.2	117.4	380.5	377.5
Construction Financing	2,886	2,102	1.7	1.7	1.7	1.5
Other	8,149	17,177	15.3	15.0	14.7	14.4
Q. Other service activities	31,020	23,791	25,875.4	24,365.7	24,058.2	27,635.2
Trade finance	89,533	47,872	86.9	151.1	76.0	152.9
Working capital	9,591	7,727	9,386.1	7,725.6	7,073.7	10,394.5
Fixed investment	19,721	14,723	15,244.4	15,404.0	15,775.8	15,923.6
Construction Financing	53,316	202,901	118.5	42.3	78.4	39.7
Other	1,565	1,090	1,039.5	1,042.7	1,054.3	1,124.5
Total	516,001	570,116	663,006.2	629,932.7	623,327.2	644,491.2

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_Status.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	(%)	
Apr-Jun-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	-
Jul-Sep-2024	Punjab	4,925.4	38.6	4,508.0	91.5	350.2	7.1	423.8	4,858.3	39.4	100.1
	Sindh	6,377.1	50.0	5,476.1	85.9	727.5	15.3	178.5	6,452.3	45.2	88.7
	KPK	61.9	0.5	58.0	93.8	3.6	5.8	491.5	61.6	4.4	888.3
	Balochistan	10.1	0.1	9.7	95.6	0.4	3.9	118.9	10.0	1.0	1,273.1
	Islamabad	1,370.4	10.7	1,081.5	78.9	281.2	20.5	149.5	1,362.8	9.8	89.8
	Gilgit-Baltistan	5.2	0.0	5.1	98.2	0.1	1.7	0.0	5.2	0.0	99.2
	AJK	9.7	0.1	9.7	100.0	0.0	0.0	0.7	9.7	0.1	107.6
Total		12,759.8	100.0	11,148.1	87.4	1,363.0	10.7	1,363.0	12,759.8	100.0	-
Oct-Dec-2024	Punjab	6,850.6	35.1	6,343.7	92.6	506.9	7.4	417.4	6,761.1	34.7	98.7
	Sindh	10,397.3	53.3	9,811.2	94.4	586.1	5.6	252.7	10,063.9	51.6	96.8
	KPK	78.0	0.4	74.9	96.0	3.1	4.0	361.6	436.4	2.2	559.8
	Balochistan	12.2	0.1	11.9	97.7	0.3	2.3	73.4	85.3	0.4	699.5
	Islamabad	2,140.3	11.0	1,861.9	87.0	278.4	13.0	265.7	2,127.6	10.9	99.4
	Gilgit-Baltistan	5.2	0.0	5.2	98.9	0.1	1.1	1.6	6.8	0.0	130.5
	AJK	11.0	0.1	11.0	99.9	0.0	0.1	2.5	13.5	0.1	122.9
Total		19,494.6	100.0	18,119.7	92.9	1,374.9	7.1	1,374.9	19,494.6	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 Utilization	Apr-Jun-24		Jul-Sep-24		Oct-Dec-24 ¹	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,631.09	94.70	4,575.18	92.89	6,343.69	92.60
	Sindh	154.04	3.15	150.40	3.05	239.82	3.50
	KPK	6.10	0.12	34.94	0.71	44.70	0.65
	Balochistan	0.61	0.01	28.50	0.58	7.87	0.11
	Islamabad	97.71	2.00	135.92	2.76	213.63	3.12
	Gilgit-Balistan	0.15	-	0.02	-	0.17	-
	AJK	0.41	0.01	0.45	0.01	0.72	0.01
Punjab Total		4,890.10	100.00	4,925.42	100.00	6,850.61	100.00
Sindh	Punjab	167.47	3.10	501.38	7.86	281.26	2.71
	Sindh	5,098.28	94.51	5,476.14	85.87	9,811.24	94.36
	KPK	17.32	0.32	320.60	5.03	187.04	1.80
	Balochistan	89.76	1.66	67.14	1.05	65.28	0.63
	Islamabad	19.68	0.36	11.54	0.18	49.26	0.47
	Gilgit-Balistan	1.75	0.03	0.01	0.00	1.47	0.01
	AJK	0.42	0.01	0.28	0.00	1.78	0.02
Sindh Total		5,394.68	100.00	6,377.09	100.00	10,397.33	100.00
KPK	Punjab	0.10	0.08	0.33	0.54	0.12	0.16
	Sindh	0.90	0.71	1.51	2.44	0.18	0.23
	KPK	122.76	97.46	58.02	93.80	74.86	96.03
	Balochistan	-	-	0.03	-	0.01	0.02
	Islamabad	2.20	1.75	1.95	3.15	2.76	3.54
	Gilgit-Balistan	-	-	-	-	0.00	-
	AJK	0.01	0.01	0.01	0.02	0.02	0.02
KPK Total		125.97	100.00	61.86	100.00	77.96	100.00
Balochistan	Punjab	0.00	0.04	0.05	0.54	0.00	0.02
	Sindh	0.08	0.82	0.39	3.89	0.27	2.25
	KPK	-	-	-	-	-	-
	Balochistan	9.67	99.14	9.65	95.57	11.92	97.72
	Islamabad	-	-	-	-	-	-
	Gilgit-Balistan	-	-	-	-	-	-
	AJK	-	-	0.00	0.00	0.00	-
Balochistan Total		9.75	100.00	10.10	100.00	12.20	100.00
Islamabad	Punjab	87.28	6.74	103.49	7.55	135.99	6.35
	Sindh	39.81	3.08	26.21	1.91	12.37	0.58
	KPK	17.01	1.31	135.96	9.92	129.81	6.06
	Balochistan	-	-	23.22	1.69	0.24	0.01
	Islamabad	1,150.18	88.86	1,081.55	78.92	1,861.89	86.99
	Gilgit-Balistan	0.00	-	0.01	0.00	0.00	-
	AJK	0.03	-	-	-	0.02	-
Islamabad Total		1,294.31	100.00	1,378.45	100.00	2,140.32	100.00
Gilgit-Balistan	Punjab	0.00	-	0.01	0.13	0.00	0.09
	Sindh	-	-	-	-	0.00	0.01
	KPK	0.01	0.17	0.01	0.19	0.01	0.16
	Balochistan	0.00	-	0.00	-	-	-
	Islamabad	0.09	2.03	0.08	1.46	0.04	0.82
	Gilgit-Balistan	4.33	97.80	5.07	98.21	5.15	98.93
	AJK	-	-	-	-	-	-
Gilgit-Balistan Total		4.42	100.00	5.16	100.00	5.21	100.00
AJK	Punjab	0.00	-	0.00	0.02	0.01	0.08
	Sindh	-	-	0.00	0.00	0.00	0.02
	KPK	0.00	-	-	-	0.00	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	0.05	0.00	0.00	0.00	0.04
	Gilgit-Balistan	-	-	-	-	0.00	-
	AJK	16.70	99.95	9.68	99.97	10.96	99.86
AJK Total		16.71	100.00	9.68	100.00	10.98	100.00
Grand Total		11,735.9		12,759.8	-	19,494.6	

Source: Statistics and Data Services Department, SHP

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	Apr-Jun-24		Jul-Sep-24		Oct-Dec-24 ^P	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,631.09	94.78	4,434.43	91.28	6,343.69	93.83
	Sindh	167.47	3.43	327.94	6.75	281.26	4.16
	KPK	0.10	-	0.06	0.00	0.12	-
	Balochistan	0.00	-	0.00	0.00	0.00	-
	Islamabad	87.28	1.79	95.82	1.97	135.99	2.01
	Gilgit-Baltistan	0.00	-	0.00	0.00	0.00	-
	AJK	0.00	-	0.00	0.00	0.01	-
Punjab Total		4,885.94	100.00	4,858.25	100.00	6,761.07	100.00
Sindh	Punjab	154.04	2.91	150.40	2.33	239.82	2.38
	Sindh	5,098.28	96.32	6,273.77	97.23	9,811.24	97.49
	KPK	0.90	0.02	1.51	0.02	0.18	-
	Balochistan	0.08	-	0.39	0.01	0.27	-
	Islamabad	39.81	0.75	26.21	0.41	12.37	0.12
	Gilgit-Baltistan	-	-	-	-	0.00	-
	AJK	-	-	0.00	0.00	0.00	-
Sindh Total		5,293.10	100.00	6,452.28	100.00	10,063.89	100.00
KPK	Punjab	6.10	3.74	34.94	56.74	44.70	10.24
	Sindh	17.32	10.61	-	-	187.04	42.86
	KPK	122.76	75.23	58.02	94.23	74.86	17.15
	Balochistan	-	-	-	-	-	-
	Islamabad	17.01	10.42	-	-	129.81	29.74
	Gilgit-Baltistan	0.01	-	0.01	0.02	0.01	-
	AJK	0.00	-	-	-	0.00	-
KPK Total		163.19	100.00	61.58	100.00	436.43	100.00
Balochistan	Punjab	0.61	0.61	28.50	22.17	7.87	9.23
	Sindh	89.76	89.73	67.14	52.23	65.28	76.50
	KPK	-	-	0.03	0.03	0.01	0.01
	Balochistan	9.67	9.66	9.65	7.51	11.92	13.97
	Islamabad	-	-	23.22	18.07	0.24	0.29
	Gilgit-Baltistan	0.00	-	0.00	0.00	-	-
	AJK	-	-	-	-	-	-
Balochistan Total		100.04	100.00	128.55	100.00	85.33	100.00
Islamabad	Punjab	97.71	7.69	135.92	10.93	213.63	10.04
	Sindh	19.68	1.55	11.54	0.93	49.26	2.32
	KPK	2.20	0.17	1.95	0.16	2.76	0.13
	Balochistan	-	-	-	-	-	-
	Islamabad	1,150.18	90.58	1,094.08	87.98	1,861.89	87.51
	Gilgit-Baltistan	0.09	0.01	0.08	0.01	0.04	-
	AJK	0.01	-	0.00	0.00	0.00	-
Islamabad Total		1,269.87	100.00	1,243.56	100.00	2,127.59	100.00
Gilgit-Baltistan	Punjab	0.15	2.47	0.02	0.46	0.17	2.50
	Sindh	1.75	28.08	0.01	0.28	1.47	21.65
	KPK	-	-	-	-	0.00	0.01
	Balochistan	-	-	-	-	-	-
	Islamabad	0.00	0.04	0.01	0.21	0.00	0.05
	Gilgit-Baltistan	4.33	69.41	5.07	99.05	5.15	75.79
	AJK	-	-	-	-	0.00	-
Gilgit-Baltistan Total		6.23	100.00	5.12	100.00	6.80	100.00
AJK	Punjab	0.41	2.32	0.45	4.33	0.72	5.37
	Sindh	0.42	2.41	0.28	2.67	1.78	13.17
	KPK	0.01	0.07	0.01	0.13	0.02	0.11
	Balochistan	-	-	0.00	0.00	0.00	-
	Islamabad	0.03	0.14	-	-	0.02	0.12
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	16.70	95.05	9.68	92.88	10.96	81.24
AJK Total		17.57	100.00	10.42	100.00	13.49	100.00
Grand Total		11,735.94	-	12,759.76	-	19,494.60	-

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	Jun-24			Sep-24			Dec-24 ⁷		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	-	3.53	3.53	-	0.93	0.93	-	8.36	8.36
	Government	2.06	972.95	975.01	0.29	722.13	722.42	0.24	841.52	841.76
	Non-Financial Public Sector Enterprises	-	2,397.99	2,397.99	10.64	2,420.97	2,431.61	3.17	1,827.09	1,830.26
	NBFCs & Financial Auxiliaries	0.00	254.88	254.88	2.11	447.93	450.04	34.26	2,400.54	2,434.80
	Private Sector (Business)	311.91	6,973.22	7,285.13	307.11	6,788.08	7,095.19	0.86	0.95	1.80
	Trust Funds & Non Profit Organizations	0.46	14.60	15.07	0.45	13.30	13.75	70.17	1,159.97	1,230.14
	Personal/Individuals	79.62	1,055.96	1,135.57	97.35	1,061.64	1,158.99	340.45	8,785.29	9,125.74
	Others	0.69	1.75	2.44	0.52	0.57	1.10	0.46	12.36	12.82
	Total	394.74	11,674.87	12,069.61	418.47	11,455.56	11,874.02	449.61	15,036.07	15,485.68
Punjab	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	313.29	313.29	-	127.38	127.38	-	140.03	140.03
	Non-Financial Public Sector Enterprises	-	1,001.71	1,001.71	-	977.57	977.57	27.52	972.90	1,000.42
	NBFCs & Financial Auxiliaries	-	42.72	42.72	-	38.51	38.51	0.17	152.16	152.33
	Private Sector (Business)	211.22	3,035.30	3,246.52	204.60	2,944.06	3,148.65	234.43	3,514.19	3,748.62
	Trust Funds & Non Profit Organizations	0.46	6.46	6.92	0.45	5.53	5.98	0.46	6.19	6.66
	Personal/Individuals	34.57	335.83	370.39	36.43	359.38	395.81	34.79	332.72	367.51
	Others	0.52	0.12	0.64	0.52	0.00	0.53	0.86	0.00	0.86
	Total	246.77	4,735.43	4,982.20	242.00	4,452.43	4,694.43	298.24	5,118.19	5,416.43
Sindh	Foreign Constituents	-	3.53	3.53	-	0.93	0.93	-	8.36	8.36
	Government	2.06	286.89	288.95	0.29	225.33	225.62	0.24	281.10	281.34
	Non-Financial Public Sector Enterprises	-	1,068.93	1,068.93	10.64	1,140.97	1,151.61	6.74	1,129.07	1,135.81
	NBFCs & Financial Auxiliaries	0.00	143.68	143.68	2.11	337.51	339.62	3.00	1,256.31	1,259.31
	Private Sector (Business)	38.93	3,066.71	3,105.64	57.53	3,043.63	3,101.16	58.09	4,211.07	4,269.17
	Trust Funds & Non Profit Organizations	-	3.20	3.20	-	3.37	3.37	-	1.71	1.71
	Personal/Individuals	27.92	625.94	653.86	48.26	619.97	668.23	22.05	689.04	711.09
	Others	-	1.63	1.63	-	0.57	0.57	-	0.63	0.63
	Total	68.90	5,200.51	5,269.42	118.83	5,372.27	5,491.10	90.12	7,577.30	7,667.42
Khyber Pakhtunkhwa	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	0.01	0.01	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	17.80	17.80	-	17.80	17.80	-	17.80	17.80
	NBFCs & Financial Auxiliaries	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector (Business)	51.83	70.63	122.46	35.52	69.96	105.49	38.08	125.81	163.89
	Trust Funds & Non Profit Organizations	-	0.01	0.01	-	0.01	0.01	-	0.01	0.01
	Personal/Individuals	6.51	50.50	57.01	6.88	38.41	45.29	6.76	37.86	44.62
	Others	-	-	-	-	-	-	-	0.31	0.31
	Total	58.34	139.01	197.34	42.41	126.23	168.64	44.84	181.85	226.69
Balochistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	1.63	1.63	-	0.00	0.00	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	4.59	5.98	10.57	4.29	5.64	9.93	4.55	6.06	10.61
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	7.74	5.08	12.82	2.65	2.89	5.55	3.14	3.32	6.46
	Others	0.17	-	0.17	-	-	-	-	-	-
	Total	12.50	12.70	25.20	6.94	8.54	15.48	7.68	9.38	17.06
Islamabad	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	371.13	371.13	-	369.43	369.43	-	420.39	420.39
	Non-Financial Public Sector Enterprises	-	309.55	309.55	-	284.63	284.63	-	280.77	280.77
	NBFCs & Financial Auxiliaries	-	68.42	68.42	-	71.85	71.85	-	418.56	418.56
	Private Sector (Business)	0.41	767.47	767.88	0.40	699.47	699.87	0.33	919.35	919.68
	Trust Funds & Non Profit Organizations	-	4.93	4.93	-	4.39	4.39	-	4.45	4.45
	Personal/Individuals	0.37	32.83	33.20	0.44	34.98	35.42	0.40	91.19	91.59
	Others	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00
	Total	0.78	1,554.33	1,555.11	0.85	1,464.75	1,465.60	0.72	2,134.71	2,135.44

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

Provinces/ Regions	Borrower	Billion Rupees								
		Jun-24			Sep-24			Dec-24 ¹		
		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)	3.48	3.16	6.64	3.35	2.40	5.75	3.49	2.75	6.24
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.66	1.50	2.16	0.70	2.17	2.87	0.78	1.67	2.45
	Others	-	-	-	-	-	-	-	-	-
	Total	4.14	4.66	8.80	4.04	4.57	8.61	4.27	4.42	8.69
AJK	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	1.45	23.96	25.41	1.43	22.92	24.34	1.47	6.06	7.53
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	1.85	4.28	6.14	1.98	3.85	5.83	2.26	4.16	6.42
	Others	-	-	-	-	-	-	-	-	-
	Total	3.31	28.24	31.55	3.40	26.77	30.17	3.73	10.22	13.95

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
FY24									
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
FY25									
Jul-Sep									
Punjab	128,633	72,040.4	202,884.7	17,471	26,128.7	64,694.0	3,010	95,126.3	79,016.5
Sindh	28,643	26,812.5	53,946.2	3,515	7,834.8	15,233.7	817	34,880.6	20,216.3
Khyber Pakhtunkhwa	31,901	9,615.9	10,056.1	1,060	996.0	3,200.1	209	1,542.9	2,109.5
Balochistan	938	1,233.7	4,861.3	109	318.5	496.2	167	669.9	580.5
Azad Jammu Kashmir	696	386.2	708.1	42	56.9	97.0	9	1,044.3	178.4
Gilgit Baltistan	650	270.1	1,604.1	3	1.6	17.6	4	8.4	32.1
All Pakistan	191,461	110,358.8	274,060.5	22,200	35,336.4	83,738.5	4,216	133,272.3	102,133.3
Jul-Dec									
Punjab	746,107	198,473.7	240,294.5	29,768	61,373.1	67,635.6	5,305	248,968.2	94,090.9
Sindh	58,662	55,854.1	59,919.5	6,355	17,653.2	16,688.0	1,282	98,206.0	48,715.5
Khyber Pakhtunkhwa	38,534	14,265.2	10,625.0	1,812	2,053.3	2,987.9	491	3,693.6	2,602.0
Balochistan	1,939	2,534.5	5,650.4	156	481.5	491.2	246	1,063.4	595.5
Azad Jammu Kashmir	1,124	627.1	626.4	77	122.3	94.1	10	2,499.2	295.3
Gilgit Baltistan	1,186	529.2	1,640.5	5	8.6	18.6	7	10.4	35.6
All Pakistan	847,552	272,283.8	318,756.3	38,173	81,692.0	87,915.5	7,341	354,440.8	146,334.8

**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 & Non Farm		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY24									
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	5,543.9	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	369,583.6	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
FY25									
Jul-Sep									
Punjab	193,925	53,429.7	209,034.0	13,579	137,935.6	106,662.2	356,618	384,660.6	662,291.4
Sindh	34,937	10,645.3	42,786.6	718	28,561.4	21,783.3	68,630	108,734.5	153,966.0
Khyber Pakhtunkhwa	10,035	3,848.1	12,194.6	401	1,499.2	2,649.2	43,606	17,502.1	30,209.5
Balochistan	285	571.2	872.7	162	1,063.2	371.5	1,661	3,856.4	7,182.1
Azad Jammu Kashmir	1,916	776.0	2,365.1	28	47.9	127.9	2,691	2,311.3	3,476.5
Gilgit Baltistan	1,662	294.5	1,670.5	89	117.8	1,306.9	2,408	692.3	4,631.2
All Pakistan	242,760	69,564.7	268,923.5	14,977	169,225.2	132,900.9	475,614	517,757.4	861,756.7
Jul-Dec									
Punjab	416,439	119,143.5	220,282.4	25,191	326,947.7	102,207.1	1,222,810	954,906.1	724,510.6
Sindh	78,320	22,063.1	44,400.0	1468	73,532.7	19,863.4	146,087	267,309.0	189,586.5
Khyber Pakhtunkhwa	21,460	8,971.8	13,266.5	721	2,480.4	2,580.4	63,018	31,464.3	32,061.8
Balochistan	467	652.1	647.6	300	1,881.9	393.9	3,108	6,613.4	7,778.7
Azad Jammu Kashmir	3,981	1,545.0	2,538.4	40	67.2	120.9	5,232	4,860.7	3,675.1
Gilgit Baltistan	3,839	755.5	1,737.3	239	242.3	1,261.2	5,276	1,546.0	4,693.2
All Pakistan	524,506	153,130.9	282,872.2	27,959	405,152.1	126,426.9	1,445,531	1,266,699.6	962,305.7

Source: Agriculture Credit & Financial Inclusion Department

3.20 Agricultural Loans Disbursed by Holdings and Sectors

All Banks

Jul-Dec FY24

Million Rupees

Farm (Crop) Sector								
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	830,381	255,831.5	35,301	74,701.9	6,083	208,872.5	871,765	539,405.8
All Crops Loan (Excluding Veg & Fruits)	817,791	165,922.8	32,917	61,255.4	4,524	37,807.5	855,232	264,985.7
Vegetables	791	1,052.9	921	2,138.3	223	1,252.6	1,935	4,443.8
Fruits/Orchards	1,058	3,314.9	1,238	3,698.5	480	8,959.3	2,776	15,972.8
Flowers/Ornamental Plants	-	-	1	18.7	-	-	1	18.7
Others	10,741	85,540.9	224	7,590.9	856	160,853.0	11,821	253,984.8
Development Loans	13,713	13,355.9	1,994	5,722.3	958	64,536.6	16,665	83,614.8
Plough Cattle	-	-	-	-	-	-	-	-
Tube wells	842	1,355.1	366	788.2	29	65.8	1,237	2,209.2
Sprinkle & Trickle Irrigation	11	80.4	-	-	-	-	11	80.4
Tractors	2,589	6,498.9	667	1,904.9	160	664.2	3,416	9,068.0
Orchards	703	439.5	381	803.1	40	355.0	1,124	1,597.6
Farm Transportation	245	715.6	163	618.4	54	316.9	462	1,650.9
Godown/Silos	1,293	976.6	155	391.0	169	779.3	1,617	2,147.0
Land Improvement	162	334.8	1	0.4	-	-	163	335.1
Farm Machinery	316	1,180.7	210	877.5	167	1,171.8	693	3,230.1
High Quality Seed Processing Units	1	14.3	-	-	127	13,465.6	128	13,479.9
Green Houses/ Tunnel Farming	-	-	-	-	-	-	-	-
Cold Storage	15	251.7	17	261.1	73	1,621.4	105	2,134.2
Others NGOs	7,536	1,508.3	34	77.6	139	46,096.5	7,709	47,682.4
Corporate Farming	3,459	3,096.4	878	1,267.9	299	81,031.7	4,636	85,396.0
Production Loans	3,459	3,096.4	876	1,267.9	298	80,031.7	4,633	84,396.0
Development Loans	-	-	2	-	1	1,000.0	3	1,000.0
Total	847,553	272,283.8	38,173	81,692.0	7,340	354,440.7	893,066	708,416.5

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	521,856	145,101.4	9,182	177,728.0	531,038	322,829.4
Poultry	1,265	5,995.3	2,125	167,728.0	3,390	173,723.3
Fisheries	396	491.1	852	7,920.5	1,248	8,411.5
Forestry	2	0.5	3	62.0	5	62.5
Others	987	1,542.6	15,797	51,713.6	16,784	53,256.2
Total	524,506	153,130.9	27,959	405,152.1	552,465	558,283.0

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	2024								
	Jun			Sep			Dec 'P		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
I. FOREIGN CONSTITUENTS	-	-	664.3	-	586.1	586.1	-	-	1,314.7
2. DOMESTIC CONSTITUENTS	118,963.1	28,328.4	215,147.5	39,401.5	247,648.8	399,699.2	90,399.0	33,762.2	239,210.6
I. GOVERNMENT	-	21.8	-	268.1	-	268.1	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	14,856.0	-	0.0	-	0.0	15,849.1	-	-	0.0
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	104,107.1	28,306.6	215,147.4	39,133.4	247,648.7	383,581.9	90,399.0	33,758.3	239,210.6
a. Agriculture, forestry and fishing	59.3	33.1	610.3	131.2	311.8	469.9	93.4	4.6	631.8
b. Mining and quarrying	16.0	1,321.7	-	1,321.7	-	1,321.7	-	1,321.7	139.3
c. Manufacturing	65,055.6	19,731.2	199,754.8	31,908.6	227,427.6	317,312.4	58,776.4	27,062.4	218,100.4
01 - Manufacture of food products	10,976.4	3,329.6	11,680.3	5,625.0	18,168.5	32,682.1	10,014.5	4,158.5	17,365.3
02 - Manufacture of beverages	972.8	468.2	8.3	465.3	21.1	586.4	100.0	472.0	3.1
03 - Manufacture of textiles	35,855.8	4,642.9	154,440.6	8,861.1	173,214.9	214,203.6	32,145.4	8,955.8	164,627.4
04 - Manufacture of wearing apparel	544.7	1,748.2	24,257.9	2,375.7	26,115.8	29,085.9	787.2	1,608.3	25,012.3
05 - Manufacture of leather and related products	10.5	699.6	3,390.2	938.2	3,829.4	4,789.2	4.4	1,810.8	2,781.3
06 - Manufacture of paper and paper products	-	273.8	102.4	697.8	98.6	796.4	-	383.7	307.6
07 - Manufacture of coke and refined petroleum products	478.8	1,239.9	-	2,013.0	-	2,575.9	395.9	891.8	-
08 - Manufacture of chemicals and chemical products	8,512.8	1,418.6	303.8	3,049.3	796.2	14,148.2	6,823.7	1,897.3	1,427.6
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	103.9	577.7	166.8	964.7	192.7	1,260.9	73.0	751.6	226.9
10 - Manufacture of rubber and plastics products	159.4	1,115.2	1,456.1	1,358.8	1,589.2	2,948.0	244.7	1,663.8	2,031.7
11 - Manufacture of other non-metallic mineral products	12.5	236.9	892.3	354.6	782.2	1,209.6	32.8	95.4	1,229.5
12 - Manufacture of basic metals	163.2	1,354.4	380.1	2,502.3	-	3,289.3	208.4	1,712.5	-
13 - Manufacture of fabricated metal products, except machinery and equipment	297.3	0.5	-	131.2	-	360.9	216.6	0.5	-
14 - Manufacture of computer, electronic and optical products	55.0	354.9	95.4	19.4	95.4	169.8	55.0	19.4	71.9
15 - Manufacture of electrical equipment	111.8	973.3	85.6	934.7	87.4	1,179.3	434.4	1,048.0	137.3
16 - Manufacture of machinery and equipment	-	69.3	297.8	47.2	337.6	405.9	15.0	47.2	312.1
17 - Manufacture of motor vehicles, trailers and semi-trailers	382.3	1,136.4	14.8	1,361.7	27.8	1,779.3	383.0	1,414.5	-
18 - Manufacture of furniture	10.0	-	-	13.2	-	23.2	10.0	19.4	-
19. Other manufacturing	6,408.5	92.1	2,182.4	195.5	2,070.9	5,818.5	6,832.4	112.1	2,566.3
d. Electricity, gas, steam and air conditioning supply	127.4	-	265.0	-	115.0	342.4	120.8	-	265.0
e. Water supply; sewerage, waste management and remediation activities	-	53.4	-	137.5	-	137.5	-	-	-
f. Construction	-	190.4	-	119.8	-	119.8	-	-	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	13,549.0	4,516.1	13,037.7	4,439.8	17,364.9	34,930.4	7,914.8	4,901.0	17,908.9
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0.5	99.6	66.8	31.1	145.2	-	426.7	31.1
02 - Wholesale trade, except of motor vehicles and motorcycles	4,324.2	4,282.7	4,472.3	3,799.1	4,352.3	12,370.6	3,472.7	4,157.2	3,266.6
03 - Retail trade, except of motor vehicles and motorcycles	9,224.8	233.0	8,465.7	573.8	12,981.5	22,414.6	4,442.0	317.1	14,611.2
h. Transportation and storage	5.7	1,772.2	172.4	576.2	168.0	751.2	7.0	0.9	134.8
i. Accommodation and food service activities	-	120.0	-	115.1	-	115.1	-	115.1	-
j. Information and communication	17,411.2	105.5	356.1	101.5	1,428.2	18,806.2	19,829.9	101.5	271.3
k. Real estate activities	-	-	-	-	-	-	-	-	-
l. Professional, scientific and technical activities	536.1	435.5	24.6	270.3	20.9	1,052.6	681.4	55.7	283.3
m. Administrative and support service activities	3,643.9	6.9	919.4	6.9	762.0	4,364.3	1,193.9	104.6	1,018.8
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	-	4.1	-	4.1	-	4.1	-	90.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	3,702.9	16.4	7.2	0.7	50.4	3,854.3	1,781.5	0.7	456.9
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	3.9	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
TOTAL	118,963.1	28,328.4	215,811.7	39,401.5	248,234.8	400,285.2	90,399.0	33,762.2	240,525.3

Source: Statistics and Data Services Department, SBP

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	2024								
	Jun			Sep			Dec ^a		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	25,649,888.2	27,013,422.6	26,401,194.5	25,013,074.1	25,837,368.0	25,932,141.7	23,048,415.3	22,407,110.7	23,841,255.9
1) Treasury Bills	8,567,558.0	9,476,805.8	8,726,977.5	8,697,363.6	9,308,822.3	8,822,740.8	4,617,759.0	5,022,862.0	4,841,237.7
2) Pakistan Investment Bonds (PIBs)	17,079,494.0	17,533,780.7	17,671,330.9	16,291,613.3	16,504,450.3	17,083,574.2	18,428,045.0	17,381,637.5	18,997,358.9
a. Fixed Rate	5,251,521.6	5,550,293.2	5,443,118.0	4,953,583.9	4,963,336.9	5,274,808.9	5,520,242.0	4,085,162.3	5,881,187.2
b. Floating Rate	11,827,972.5	11,983,487.4	12,228,212.9	11,338,029.4	11,541,113.4	11,808,765.3	12,907,803.0	13,296,475.2	13,116,171.7
3) Others	2,836.1	2,836.1	2,886.1	24,097.3	24,095.3	25,826.6	2,611.2	2,611.2	2,659.4
II. Provincial Government	0.1	0.1	0.1	-	-	-	866.4	866.4	876.8
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	405,767.1	292,117.2	486,293.8	429,250.8	290,127.9	484,505.8	447,528.4	304,939.7	564,338.3
1) Quoted On The Stock Exchange	186,007.7	81,678.7	258,624.1	207,960.9	74,903.0	254,079.0	217,177.5	80,812.5	338,094.2
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	21,694.5	16,182.1	36,422.9	22,864.2	16,698.0	30,781.4	21,400.6	15,765.6	31,597.8
NFPSEs	27,134.0	10,372.2	33,911.4	29,609.8	7,853.0	34,556.9	34,081.4	9,540.1	66,944.3
Private Sector	106,205.6	39,956.2	140,735.2	114,092.3	34,375.3	140,928.1	123,045.9	39,696.3	191,239.7
2) Unquoted On The Stock Exchange	219,759.4	210,438.6	227,669.7	221,289.9	215,224.9	230,426.8	230,350.9	224,127.2	226,244.1
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	43,900.4	38,201.5	45,066.3	45,285.8	40,512.6	46,306.8	47,414.5	42,725.3	47,035.1
NFPSEs	128,539.6	128,424.1	137,376.9	27,728.6	27,614.9	36,608.7	31,401.8	31,276.7	31,351.8
Private Sector	6,413.7	5,072.6	8,296.5	8,920.7	7,549.5	9,868.5	10,377.2	8,705.8	9,710.7
V. DEBENTURES	3.0	3.0	3.0	3.0	3.0	3.0	1.8	1.8	1.8
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	0.8	5.2
VIII. TERM FINANCE CERTIFICATES	104,699.3	107,004.1	103,999.3	101,852.9	103,920.6	102,335.9	98,843.4	101,234.3	103,611.7
IX. MUTUAL FUNDS	10,905.4	10,852.7	11,901.4	12,311.4	12,257.8	13,127.5	23,005.0	13,717.4	25,782.2
X. OTHERS	2,196.3	2,196.3	2,237.2	2,153.8	2,153.8	2,261.7	952.9	952.9	952.9
XI. Islamic Banking Products - Investments	4,727,902.8	4,717,279.2	4,905,459.5	4,903,421.6	4,913,433.7	5,213,842.1	5,299,459.5	5,271,898.7	5,495,305.0
a. Government Islamic Securities	4,178,597.1	4,173,347.6	4,326,039.3	4,396,936.8	4,410,435.8	4,677,623.7	4,782,812.5	4,754,664.1	4,957,665.3
1. GOP Ijara Sukuk	4,144,297.5	4,134,379.0	4,289,991.9	4,336,837.1	4,344,137.8	4,615,342.7	4,656,840.6	4,629,039.9	4,829,692.0
a. Variable Rental Rate	2,875,001.1	2,854,324.1	3,002,776.7	2,976,530.7	2,979,051.4	3,217,778.4	3,257,355.9	3,224,740.8	3,334,241.9
b. Fixed Rental Rate	1,269,296.4	1,280,054.9	1,287,215.2	1,360,306.3	1,365,086.4	1,397,564.3	1,399,484.7	1,404,299.1	1,495,450.1
2. Bai Muajjal - Government	-	-	-	24,520.6	24,520.6	25,324.2	93,860.6	93,860.6	95,628.9
3. Islamic Naya Pakistan Certificate	34,299.6	38,968.6	36,047.4	35,579.2	41,777.5	36,956.9	32,111.4	31,763.6	32,344.5
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	507,629.3	503,608.0	536,499.2	468,564.9	468,438.1	493,338.0	504,864.2	505,408.8	525,799.4
1) Diminishing Musharaka Sukuk	149,352.3	147,290.5	153,881.7	123,096.6	118,921.8	128,876.4	161,097.7	161,187.3	164,958.7
2) Ijara Sukuk	198,871.0	196,382.7	215,185.5	187,606.5	187,524.6	200,001.0	193,333.4	191,604.2	206,386.3
3) Mudaraba Sukuk	10,931.9	10,940.6	11,183.0	10,378.7	10,382.3	10,861.3	10,713.0	10,732.3	10,914.4
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	148,474.0	148,994.1	156,249.0	147,483.2	151,609.4	153,599.3	139,720.2	141,885.1	143,540.0
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Mudaraba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	9,370.3	9,370.3	9,616.1	9,139.0	9,139.0	9,571.8	6,105.1	6,105.1	6,209.1
h. Other Islamic Mode of Investments	32,306.2	30,953.4	33,304.9	28,780.8	25,420.8	33,308.6	5,677.7	5,720.7	5,631.3
TOTAL	30,901,367.6	32,142,880.8	31,911,094.2	30,462,073.2	31,159,270.3	31,748,223.3	28,919,078.2	28,100,722.9	30,032,130.1

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		2024			
		Mar	Jun	Sep	Dec ^P
00.00		7,149,502.6	8,235,022.7	7,689,982.5	7,554,443.4
01.00*		302,484.8	280,712.8	286,554.3	251,634.7
02.00*		130,880.2	158,349.1	176,839.9	114,499.8
03.00*		8,241.5	3,927.7	21,843.4	8,639.1
04.00*		43,509.4	37,560.1	31,816.3	438,363.4
05.00*		143,134.8	33,958.7	33,633.5	378,088.6
06.00*		39,486.9	71,455.0	69,638.8	219,611.8
07.00*		31,272.1	15,596.9	82,296.5	164,702.2
08.00		68,224.9	56,757.0	100,025.2	515,153.8
08.50		14,472.0	15,971.0	32,986.5	70,775.2
09.00		43,624.6	86,369.7	61,579.0	107,785.1
09.50		39,260.5	54,194.7	19,484.6	34,782.3
10.00		67,803.9	39,246.3	28,923.7	345,908.8
10.50		21,163.8	19,915.9	18,004.7	28,578.2
11.00		33,348.2	33,839.1	14,878.6	67,865.7
11.50		4,055.1	67,195.1	67,496.4	2,127,790.3
12.00		73,309.9	33,153.0	147,142.4	61,570.2
12.50		8,981.9	9,486.6	11,702.2	43,653.2
13.00		159,179.5	8,142.0	8,587.9	77,097.6
13.50		3,741.0	2,882.6	4,832.5	8,490,864.4
14.00		26,346.0	16,123.7	351,339.8	86,239.4
14.50		56,854.5	4,669.4	95,791.1	55,194.6
15.00		40,597.9	47,860.5	79,952.0	81,599.1
16.00		27,154.0	40,479.3	1,540,944.9	84,751.2
17.00		13,538.9	45,475.3	166,554.6	60,645.8
18.00		132,837.9	345,128.9	7,080,792.8	196,729.9
19.00		232,430.1	567,281.7	2,004,449.4	141,230.9
20.00		8,846,385.1	10,283,666.3	2,288,761.1	203,773.1
21.00		2,077,647.9	1,747,969.8	379,924.3	173,522.9
22.00		697,246.1	347,043.1	182,279.5	2,715.7
above 22.00		283,045.6	203,288.6	59,634.0	22.2
Total		20,819,761.5	22,912,722.6	23,138,672.3	22,188,232.6

Notes:

* 01.00 stands for 00.05 to 01.00

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* 2.00 stands for 1.05 to 2.00

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

Source: Statistics and Data Services Department, SBP

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

RATE OF RETURN	2024				Million Rupees
	Mar	Jun	Sep	Dec ¹	
00.00	2,650,819.1	2,843,251.9	2,901,440.0	3,168,416.6	
01.00*	213,384.9	231,832.9	222,125.3	231,582.1	
02.00*	75,332.9	77,873.1	84,162.3	91,050.7	
03.00*	17,781.3	16,293.9	11,410.3	7,568.1	
04.00*	7,563.0	7,095.2	8,341.6	32,200.5	
05.00*	5,878.2	6,393.4	25,898.4	139,099.3	
06.00*	33,757.7	119,818.6	78,595.2	883,761.5	
07.00*	135,647.7	35,594.0	110,367.9	448,505.4	
8.00	89,602.5	94,676.4	148,536.1	546,521.2	
08.50	84,952.1	140,262.9	100,879.7	60,654.5	
09.00	55,478.2	54,533.0	605,487.3	165,839.3	
09.50	24,931.9	28,350.5	116,480.9	70,960.2	
10.00	19,185.3	24,296.1	113,590.3	220,699.9	
10.50	10,595.9	8,259.9	18,338.6	171,210.4	
11.00	673,090.9	669,944.7	72,239.5	366,814.1	
11.50	125,076.9	199,379.4	76,784.5	276,000.4	
12.00	59,148.0	36,575.2	210,273.2	98,519.9	
12.50	37,736.4	33,145.9	21,763.0	115,244.5	
13.00	11,764.2	12,109.7	73,708.0	44,738.8	
13.50	22,400.1	12,184.2	22,576.5	225,386.8	
14.00	102,623.7	115,111.0	309,681.7	59,539.5	
14.50	38,502.1	29,692.2	31,348.2	44,790.7	
15.00	75,462.5	117,186.1	188,706.2	5,364.6	
16.00	336,949.2	377,952.0	831,067.6	80,986.2	
17.00	135,865.8	95,244.5	283,935.0	2,549.1	
18.00	261,937.2	467,560.2	466,707.3	14,235.0	
19.00	252,129.9	248,950.1	140,605.7	17,755.5	
20.00	506,866.3	780,279.9	110,189.0	20,139.5	
21.00	543,917.9	219,457.1	29,595.8	7,609.4	
22.00	197,794.9	156,680.6	28,888.1	8,976.5	
above 22.00	8,192.9	8,197.9	13,849.0	-	
Total	6,814,369.9	7,268,182.5	7,457,572.3	7,626,720.4	

Source: Statistics and Data Services Department, SBP

Notes:

* 01.00 stands for 00.05 to 01.00

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* 2.00 stands for 1.05 to 2.00

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 31st December, 2024

					Million Rupees
Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	6,282,539	1,243,542	449,078	2,747,701	10,722,860
01.00*	249,508	74,730	48,304	110,675	483,217
02.00*	82,111	12,543	40,231	70,665	205,551
03.00*	5,651	1,555	2,635	6,366	16,207
04.00*	48,984	9,876	8,966	402,738	470,564
05.00*	156,367	42,770	40,830	277,221	517,188
06.00*	468,223	115,878	130,766	388,506	1,103,373
07.00*	145,708	157,872	21,500	288,127	613,208
8	281,350	64,368	81,047	634,909	1,061,675
08.50	32,973	8,272	5,197	84,987	131,430
09.00	75,116	34,580	32,773	131,155	273,624
09.50	34,396	10,780	13,912	46,654	105,743
10.00	142,365	29,807	23,813	370,624	566,609
10.50	63,237	19,804	18,889	97,859	199,789
11.00	109,349	31,070	65,089	229,172	434,680
11.50	745,985	301,580	118,716	1,237,510	2,403,791
12.00	20,409	8,406	3,629	127,646	160,090
12.50	14,484	6,441	4,517	133,455	158,898
13.00	8,612	3,667	8,084	101,473	121,836
13.50	3,517,785	1,067,738	468,936	3,661,792	8,716,251
14.00	24,939	76,793	3,362	40,684	145,779
14.50	23,716	10,552	13,807	51,910	99,985
15.00	6,419	3,331	908	76,306	86,964
16.00	18,999	8,692	6,681	131,366	165,737
17.00	10,664	4,277	2,061	46,193	63,195
18.00	41,704	20,922	16,995	131,344	210,965
19.00	9,618	2,152	117	147,099	158,986
20.00	36,199	17,026	14,048	156,640	223,913
21.00	3,826	357	890	176,059	181,132
22.00	139	4	-	11,549	11,692
above 22.00	16	2	-	4	22
Total	12,661,392	3,389,389	1,645,782	12,118,389	29,814,953

* 01.00 stands for 00.05 to 01.00

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* 2.00 stands for 1.05 to 2.00

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	Jun-24		Sep-24		Dec-24 ¹	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	647,190.1	559,632.5	753,578.7	651,120.8	657,671.5	606,840.0
01.00*	10,642.3	9,220.5	11,991.6	9,842.8	15,431.7	10,126.3
02.00*	103,972.8	103,868.5	100,283.5	98,977.3	110,274.6	107,101.5
03.00*	252,691.0	252,691.0	255,372.9	255,372.9	256,554.0	256,554.0
04.00*	144,136.0	144,095.4	131,315.6	131,276.6	421,366.9	121,255.7
05.00*	266,980.3	266,259.5	213,222.7	213,057.0	296,639.3	289,530.3
06.00*	77,821.0	76,621.2	92,185.3	90,876.0	128,868.6	127,130.6
07.00*	136,654.5	110,357.0	110,104.7	110,104.7	107,370.8	107,370.8
08.00*	36,852.4	36,852.4	40,320.4	33,731.1	559,492.4	36,724.2
8.25	369,489.3	3,430.7	362,328.8	1,301.7	2,118.8	2,118.8
8.50	34,544.6	2,423.9	36,916.2	3,826.2	5,599.3	5,599.3
8.75	944.0	944.0	3,592.9	3,592.9	20,169.4	1,835.1
9.00	46,744.6	46,744.6	50,205.8	39,881.0	64,875.0	39,693.9
9.25	7,748.4	1,107.3	3,545.5	3,545.5	44,115.6	44,115.6
9.50	24,100.0	2,253.7	13,788.6	4,025.3	47,696.6	25,833.9
9.75	18,952.7	632.2	974.9	974.9	33,062.6	32,062.6
10.00	15,248.2	15,248.2	27,891.1	6,094.0	171,350.6	154,793.5
10.25	490.6	490.6	30,580.5	1,192.8	106,020.6	59,020.8
10.50	956.4	956.4	11,271.8	1,096.9	25,297.7	25,297.7
10.75	49,346.3	1,084.6	9,799.3	1,157.8	79,692.8	67,904.6
11.00	9,329.8	9,329.8	7,564.3	7,564.3	502,004.8	178,054.6
11.25	1,868.2	1,868.2	1,075.1	1,075.1	265,329.4	23,849.6
11.50	127,904.2	694.9	131,016.6	1,350.8	251,542.7	47,905.3
11.75	494.5	494.5	388.1	388.1	184,667.9	32,289.0
12.00	92,906.9	20,944.8	90,759.5	17,224.5	365,001.0	87,029.8
12.25	10,646.4	424.0	263.1	263.1	242,917.0	83,566.4
12.50	617.7	617.7	5,476.9	5,250.8	371,260.5	296,575.3
12.75	900.6	900.6	1,130.7	1,130.7	316,988.3	106,732.5
13.00	18,658.7	18,658.7	4,421.7	4,421.7	298,116.7	84,396.6
13.25	65,359.6	400.5	65,119.4	165.2	282,036.0	141,685.4
13.50	28,681.5	1,631.6	1,476.1	1,476.1	230,492.3	43,159.1
13.75	45,779.6	72.7	7,503.2	7,503.2	104,597.7	86,399.8
14.00	11,551.5	11,551.5	16,643.6	16,643.6	135,064.2	101,003.9
14.25	206.7	206.7	6,056.9	6,056.9	109,225.6	105,776.1
14.50	1,278.5	1,278.5	82,931.2	82,931.2	124,619.0	119,827.5
14.75	7,337.7	7,337.7	7,155.5	7,155.5	66,766.4	64,480.4
15.00	7,728.9	6,556.4	8,599.2	5,724.5	124,705.5	102,900.3
15.25	22,105.1	1,547.3	19,962.4	2,205.4	167,870.5	120,604.5
15.50	6,172.0	6,172.0	13,135.5	7,846.6	92,765.0	78,746.4
15.75	6,754.2	6,754.2	32,785.7	32,760.0	135,842.1	133,621.3
16.00	29,170.4	10,300.2	114,828.7	35,958.8	183,217.9	115,239.1
16.25	3,175.3	3,175.3	126,774.3	22,164.3	177,276.5	127,868.7
16.50	32,374.5	30,874.5	218,309.5	171,271.4	292,021.2	212,051.8
16.75	9,217.9	8,219.9	111,176.8	34,583.3	125,720.7	101,921.2
17.00	16,936.3	16,047.7	167,199.1	33,306.4	176,702.0	136,448.5
17.25	46,673.2	46,671.1	105,370.6	65,848.3	136,948.4	136,400.6
17.50	305,072.0	189,430.5	224,297.3	137,815.5	535,426.7	196,256.7
17.75	23,223.0	23,223.0	82,149.2	66,230.4	137,650.8	110,860.9
18.00	81,061.3	48,948.7	153,896.5	90,472.4	139,186.2	101,706.1
18.25	28,293.4	28,293.4	53,636.6	50,459.5	78,426.7	76,252.1
18.50	31,429.9	31,429.9	101,389.2	96,579.8	68,410.5	67,692.7
18.75	12,119.3	12,119.3	43,341.1	37,141.1	74,326.7	34,012.4
19.00	277,015.5	233,674.3	134,636.2	89,552.4	57,130.2	55,535.7
19.25	25,578.1	15,348.1	59,659.9	48,020.2	96,046.1	45,108.2
19.50	650.7	505.0	139,618.1	67,814.5	160,673.7	82,797.7
19.75	180.7	180.7	162,505.8	89,904.9	49,340.0	42,106.5
20.00	52,554.4	52,503.7	218,173.9	149,622.3	26,413.5	25,452.7
20.25	200,376.8	130,275.7	385,631.7	124,943.9	22,510.0	19,010.0
20.50	96,872.5	68,766.5	275,277.3	193,732.4	12,515.6	11,817.4
20.75	225,863.2	83,694.0	304,060.0	211,015.9	48,216.8	47,791.8
21.00	108,744.5	105,101.4	225,883.6	181,667.1	39,661.4	38,658.4
21.25	129,736.4	117,414.7	216,708.6	213,488.2	24,037.3	23,415.4
21.50	130,399.0	104,594.0	165,994.1	122,556.2	63,860.0	35,717.4
21.75	160,414.7	149,408.5	233,789.8	184,650.0	30,764.4	29,725.8
22.00	667,810.7	161,245.7	121,499.2	84,510.6	34,759.8	33,252.4
22.25	403,238.2	286,297.5	159,768.5	137,588.6	23,441.9	19,134.4
22.50	528,289.6	382,193.6	76,804.4	74,162.6	23,198.0	23,177.7
22.75	274,802.9	265,738.2	135,019.1	87,177.3	12,945.5	9,053.7
23.00	309,475.5	294,715.5	32,331.8	30,434.8	8,626.5	8,447.9
23.25	145,844.6	133,117.1	155,636.1	76,653.6	28,815.4	28,811.5
23.50	314,455.3	263,416.9	350,823.9	234,670.3	447,074.6	323,901.4
23.75	98,235.6	95,077.5	85,007.5	82,807.8	11,291.5	11,287.9
24.00	154,594.8	141,811.5	22,813.2	22,216.3	12,212.6	12,176.9
24.25	37,441.7	37,441.7	30,705.6	30,569.8	11,312.4	11,312.4
24.50	100,122.8	62,603.5	16,333.8	16,185.4	4,817.9	4,817.9
24.75	35,500.3	35,500.3	18,269.8	17,929.9	4,988.9	4,988.9
25.00 & above	763,846.4	712,306.3	527,699.5	527,621.3	421,101.1	421,099.3
TOTAL	8,572,579.3	6,114,021.9	8,519,755.7	5,811,513.2	11,326,551.0	6,944,813.5

Source: Statistics and Data Services Department, SBP

Notes:

* 01.00 stands for 00.25 to 01.00

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* 8.00 stands for 7.25 to 8.00

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	2024					
	Jun		Sep		Dec ^P	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	251,406.4	238,125.8	231,269.3	206,254.3	416,211.1	392,914.1
01.00*	2,222.9	2,222.9	3,140.7	3,140.7	3,513.4	3,504.2
02.00*	66,632.1	66,632.1	66,655.4	66,655.4	63,745.9	63,745.9
03.00*	78,912.1	78,907.6	84,710.4	83,778.4	99,207.7	87,642.7
04.00*	56,094.9	55,350.7	61,392.2	61,392.2	49,265.4	49,265.4
05.00*	101,548.8	98,765.4	106,935.0	106,935.0	126,985.7	126,985.7
06.00*	17,400.9	17,400.9	18,771.3	18,771.3	28,592.2	28,592.2
07.00*	24,707.4	24,707.4	38,024.4	38,024.4	56,775.3	56,775.3
08.00*	10,437.8	10,437.8	31,602.2	10,915.8	28,409.6	28,409.6
8.25	939.9	939.9	1,179.0	1,179.0	3,597.7	3,597.7
8.50	680.5	680.5	5,538.8	699.4	84,163.4	32,454.9
8.75	240.0	240.0	22,308.1	1,256.2	27,342.9	23,332.6
9.00	8,660.6	8,660.6	10,547.3	10,547.3	17,220.1	17,220.1
9.25	46.5	46.5	809.0	809.0	75,903.4	75,903.4
9.50	1,116.4	1,116.4	801.7	801.7	54,345.5	54,345.5
9.75	2,498.3	883.1	299.7	299.7	43,024.7	43,024.7
10.00	2,270.8	2,270.8	4,190.1	4,178.2	110,863.6	110,852.4
10.25	645.0	645.0	185.9	185.9	146,688.3	77,413.5
10.50	2,382.8	2,382.8	974.5	974.5	38,071.9	38,071.9
10.75	1,447.8	542.4	428.4	428.4	83,500.5	31,924.3
11.00	2,727.3	2,727.3	4,343.1	4,343.1	86,362.5	18,437.0
11.25	427.2	427.2	286.6	286.6	14,279.8	14,279.8
11.50	2,554.1	2,554.1	582.0	582.0	21,333.8	6,333.8
11.75	592.6	592.6	600.2	600.2	19,187.6	15,196.5
12.00	47,237.8	2,179.4	1,575.2	1,575.2	100,923.0	52,888.3
12.25	546.4	506.4	629.7	593.0	81,442.8	68,664.1
12.50	1,342.2	1,342.2	852.6	852.6	72,366.7	70,366.7
12.75	2,041.4	2,001.5	3,052.9	1,240.9	104,961.8	47,555.6
13.00	1,645.5	1,645.5	640.6	640.6	43,473.1	41,872.3
13.25	1,469.3	1,469.3	2,718.5	2,718.5	61,787.2	53,590.8
13.50	809.8	809.8	1,560.9	1,560.9	74,085.7	74,021.5
13.75	2,606.7	2,606.7	7,187.9	7,187.9	77,515.6	71,955.5
14.00	3,489.9	3,489.9	18,604.0	18,604.0	145,413.4	144,995.1
14.25	822.1	822.1	4,432.4	4,432.4	69,330.4	68,441.8
14.50	1,510.4	1,510.4	67,448.3	67,448.3	56,791.4	55,280.3
14.75	1,260.4	1,260.4	1,263.3	1,263.3	76,776.5	53,857.7
15.00	12,705.0	9,974.4	11,803.0	7,100.6	81,553.0	64,475.3
15.25	1,229.0	1,229.0	4,343.3	2,621.1	131,138.4	94,965.8
15.50	3,778.7	3,778.7	8,322.3	7,044.5	56,483.6	50,113.6
15.75	1,428.6	1,428.6	14,608.6	4,608.6	67,764.3	49,528.5
16.00	3,009.7	3,009.7	14,459.3	14,457.7	58,713.0	58,494.3
16.25	28,368.0	28,368.0	27,325.6	27,318.2	63,084.4	47,322.1
16.50	20,126.5	11,626.5	86,700.8	67,324.5	62,754.5	51,365.9
16.75	6,187.4	6,187.4	35,922.6	21,270.2	58,235.8	55,382.3
17.00	6,814.4	6,814.4	29,741.9	29,736.3	60,567.0	51,812.1
17.25	7,925.4	6,325.1	27,264.5	19,177.2	19,472.7	17,773.5
17.50	69,121.4	69,121.4	44,899.1	44,894.2	189,863.5	186,127.3
17.75	5,711.7	5,711.7	21,855.3	21,751.7	21,776.9	21,030.7
18.00	7,669.3	7,669.3	40,574.9	32,396.5	17,074.9	17,072.1
18.25	8,453.5	8,453.5	31,689.3	30,402.4	12,249.7	12,241.2
18.50	5,174.5	5,174.5	46,411.5	31,978.8	19,732.5	19,703.9
18.75	5,030.9	5,030.9	29,421.3	28,853.3	22,854.1	16,824.8
19.00	78,651.7	78,651.7	80,667.4	51,810.2	19,104.6	18,598.0
19.25	2,687.9	2,687.9	37,279.8	31,941.9	10,276.9	10,241.0
19.50	2,509.5	2,509.5	99,170.6	56,615.5	22,455.9	21,314.7
19.75	8,306.2	8,306.2	202,574.6	90,457.3	18,178.4	14,968.5
20.00	38,832.1	20,832.1	188,428.1	79,105.2	18,277.9	18,269.2
20.25	41,942.2	33,290.1	191,046.6	98,195.2	31,772.8	31,736.8
20.50	35,489.3	33,436.9	236,780.8	83,405.1	25,360.1	24,736.5
20.75	95,746.3	48,066.6	138,274.8	97,942.4	19,920.8	19,604.8
21.00	71,305.1	70,060.0	72,078.2	70,550.1	15,337.3	15,314.2
21.25	87,690.3	77,666.3	74,534.0	61,432.9	17,435.3	16,723.0
21.50	87,426.6	66,412.7	69,181.0	66,348.4	12,167.7	12,159.4
21.75	127,183.2	88,226.9	125,117.4	85,114.3	17,534.6	17,525.8
22.00	672,005.0	162,764.5	81,068.2	55,052.0	19,770.9	11,694.5
22.25	247,632.1	197,795.0	55,578.0	54,816.5	10,755.0	10,731.7
22.50	204,771.9	171,548.4	41,650.1	38,582.3	14,974.4	14,969.9
22.75	125,812.8	125,797.0	50,473.9	38,698.7	11,023.3	6,700.0
23.00	128,391.5	112,015.8	37,295.0	35,073.4	20,161.0	17,397.5
23.25	74,598.4	67,452.1	42,255.8	40,631.6	16,947.0	16,939.5
23.50	97,874.6	71,001.8	67,695.1	21,776.4	114,210.9	10,965.7
23.75	39,723.4	36,928.4	35,884.5	32,988.6	11,531.8	11,429.3
24.00	42,541.3	41,303.2	20,510.4	20,508.9	12,478.0	12,478.0
24.25	19,819.8	19,819.8	14,413.8	14,313.4	14,463.1	14,463.1
24.50	36,784.2	25,928.3	9,138.9	9,136.4	3,550.9	3,550.9
24.75	12,770.7	12,770.7	9,583.5	9,581.6	5,101.6	5,099.9
25.00 & above	222,426.9	185,458.8	92,743.1	91,381.0	70,165.3	70,131.3
TOTAL	3,497,031.4	2,577,536.9	3,354,268.6	2,457,511.6	4,159,132.7	3,425,689.5

Source: Statistics and Data Services Department, SBP

Note:

* 01.00 stands for 00.25 to 01.00

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* 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 31st December, 2024

Rate of Return	Million Rupees				
	Male	Female	Both Males and Females	Others	Total Advances
00.00	294,172	12,268	3,363	764,079	1,073,883
01.00*	2,740	239	-	15,967	18,945
02.00*	13,430	722	-	159,869	174,021
03.00*	83,181	9,870	250	262,461	355,762
04.00*	53,796	4,305	367	412,164	470,632
05.00*	163,821	27,498	3,348	228,959	423,625
06.00*	18,834	1,983	900	135,745	157,461
07.00*	97,682	6,883	5,740	53,841	164,146
08.00*	3,052	51	229	584,569	587,902
08.25	33	3	-	5,680	5,716
08.50	51	2	-	89,710	89,763
08.75	62	-	-	47,451	47,512
09.00	31,082	1,940	-	49,073	82,095
09.25	319	0	-	119,699	120,019
09.50	85	63	-	101,894	102,042
09.75	376	25	-	75,686	76,087
10.00	2,016	12	46	280,140	282,214
10.25	52	25	-	252,631	252,709
10.50	135	11	-	63,223	63,370
10.75	871	9	-	162,313	163,193
11.00	4,763	597	12	582,995	588,367
11.25	3,271	18	-	276,321	279,609
11.50	516	19	-	272,342	272,876
11.75	1,427	829	-	201,600	203,856
12.00	23,194	76	520	442,135	465,924
12.25	1,247	15	43	323,055	324,360
12.50	101,121	98	35	342,373	443,627
12.75	18,229	15,036	159	388,527	421,950
13.00	13,392	37	19	328,142	341,590
13.25	3,793	700	88	339,242	343,823
13.50	7,320	489	14	296,755	304,578
13.75	4,425	311	9	177,368	182,113
14.00	14,799	880	21	264,778	280,478
14.25	10,053	403	169	167,931	178,556
14.50	8,031	1,296	106	171,978	181,410
14.75	11,002	650	-	131,890	143,543
15.00	22,158	1,146	62	182,892	206,258
15.25	12,625	1,065	271	285,047	299,009
15.50	15,198	417	1,289	132,344	149,249
15.75	20,693	1,241	216	181,456	203,606
16.00	18,416	1,749	895	220,871	241,931
16.25	13,069	710	421	226,160	240,361
16.50	22,856	1,140	739	330,040	354,776
16.75	12,240	1,359	114	170,244	183,957
17.00	17,848	1,192	793	217,436	237,269
17.25	16,652	508	529	138,732	156,421
17.50	54,499	7,142	6,212	657,438	725,290
17.75	31,647	3,807	36	123,338	158,828
18.00	23,760	790	100	131,611	156,261
18.25	20,902	1,122	14	68,639	90,676
18.50	25,982	603	91	61,467	88,143
18.75	14,117	887	6	82,170	97,181
19.00	29,705	1,793	193	44,543	76,235
19.25	28,367	1,212	179	76,565	106,323
19.50	20,663	1,225	93	161,149	183,130
19.75	9,280	435	513	57,290	67,518
20.00	20,145	1,466	134	22,947	44,691
20.25	12,545	455	269	41,015	54,283
20.50	11,635	1,067	28	25,145	37,876
20.75	30,275	1,976	18	35,869	68,138
21.00	31,059	3,227	50	20,662	54,999
21.25	10,457	404	133	30,478	41,473
21.50	25,308	2,007	64	48,647	76,028
21.75	9,081	334	228	38,656	48,299
22.00	29,983	1,079	122	23,347	54,531
22.25	14,672	464	162	18,900	34,197
22.50	19,003	2,230	137	16,802	38,172
22.75	9,934	374	51	13,610	23,969
23.00	9,498	668	139	18,482	28,788
23.25	25,299	1,610	629	18,225	45,762
23.50	297,767	3,330	338	259,850	561,286
23.75	10,236	703	514	11,370	22,823
24.00	20,107	2,115	85	2,382	24,691
24.25	18,681	1,000	562	5,532	25,775
24.50	6,356	692	192	1,128	8,369
24.75	7,955	735	431	970	10,091
25.00 & above	424,547	30,682	1,622	34,415	491,266
Total	2,467,592	173,525	34,112	12,810,455	15,485,684

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

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

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

TYPE OF DEPOSITS	Percent per annum				
	2023	2024			
	Dec	Mar	Jun	Sep	Dec *
I. Call Deposits	11.69 (2.22)	12.83 (2.23)	10.17 (2.87)	8.90 (2.15)	6.20 (2.07)
II. Saving Deposits	17.90 (68.54)	18.02 (70.28)	18.04 (71.17)	16.00 (72.57)	11.54 (74.60)
III. Term or Fixed Deposits					
(a) Less than 3 months	18.26 (4.37)	17.88 (4.30)	15.20 (4.59)	15.15 (3.68)	8.62 (4.44)
(b) 3 months and over but less than 6 months	18.58 (4.15)	17.63 (3.34)	17.23 (3.07)	15.97 (3.12)	9.49 (2.14)
(c) 6 months and over but less than 1 year	15.18 (3.32)	14.05 (3.16)	11.29 (3.15)	13.44 (3.49)	8.88 (2.41)
(d) 1 year and over but less than 2 years	18.99 (14.10)	19.35 (14.12)	18.54 (13.11)	17.91 (12.82)	12.31 (12.11)
(e) 2 years and over but less than 3 years	14.16 (0.33)	14.35 (0.32)	14.18 (0.25)	19.48 (0.25)	6.32 (0.32)
(f) 3 years and over but less than 4 years	14.53 (0.46)	14.38 (0.43)	10.68 (0.39)	15.40 (0.38)	8.32 (0.48)
(g) 4 years and over but less than 5 years	13.44 (0.31)	13.45 (0.31)	11.86 (0.07)	14.38 (0.07)	9.19 (0.07)
(h) 5 years and over	12.81 (1.76)	12.91 (1.52)	10.56 (1.32)	13.10 (1.25)	7.14 (1.36)
IV. Overall					
(i) Excluding current and other deposits	17.73	17.83	17.34	15.91	11.19
(ii) Including current and other deposits	11.57	11.72	11.51	10.67	7.24

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.

Source: Statistics and Data Services Department, SBP

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

TYPE OF DEPOSIT:	Percent per annum				
	2023	2024			
	Dec	Mar	Jun	Sep	Dec ^a
I. Call Deposits	13.32 (2.57)	14.44 (2.61)	11.11 (3.44)	9.43 (2.64)	6.65 (2.55)
II. Saving Deposits	19.29 (68.05)	19.53 (69.85)	19.60 (71.13)	17.42 (72.81)	12.75 (73.27)
III. Term or Fixed Deposits					
(a) Less than 3 months	17.97 (3.47)	17.45 (3.39)	12.63 (3.40)	14.90 (3.09)	8.29 (3.76)
(b) 3 months and over but less than 6 months	17.81 (3.56)	16.63 (2.74)	15.81 (2.43)	14.49 (2.07)	8.79 (2.02)
(c) 6 months and over but less than 1 year	13.73 (3.09)	12.11 (2.86)	9.30 (3.07)	11.11 (3.37)	8.40 (2.57)
(d) 1 year and over but less than 2 years	19.28 (15.58)	19.61 (15.82)	18.77 (14.42)	18.32 (13.99)	12.39 (13.42)
(e) 2 years and over but less than 3 years	14.34 (0.41)	14.47 (0.39)	14.25 (0.32)	19.70 (0.32)	6.25 (0.42)
(f) 3 years and over but less than 4 years	15.22 (0.51)	14.94 (0.49)	10.85 (0.44)	16.49 (0.42)	8.49 (0.56)
(g) 4 years and over but less than 5 years	13.33 (0.34)	13.31 (0.34)	7.77 (0.04)	13.70 (0.04)	6.46 (0.03)
(h) 5 years and over	12.86 (1.83)	12.94 (1.51)	10.03 (1.33)	13.72 (1.25)	6.53 (1.40)
IV. Overall					
(i) Excluding current and other deposits	18.68	18.88	18.32	16.89	12.05
(ii) Including current and other deposits	12.41	12.62	12.39	11.57	8.01

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**

TYPE OF DEPOSITS	Percent per annum				
	2023	2024			
	Dec	Mar	Jun	Sep	Dec ^a
I. Call Deposits	- (1.1)	- (1.0)	0.0 (1.0)	1.3 (0.6)	0.0 (0.6)
II. Saving Deposits	13.6 (70.1)	13.4 (71.6)	13.0 (71.3)	11.5 (72.7)	8.0 (78.7)
III. Term or Fixed Deposits					
(a) Less than 3 months	18.7 (7.2)	18.5 (7.2)	18.5 (8.5)	15.6 (5.6)	9.2 (6.6)
(b) 3 months and over but less than 6 months	20.0 (6.0)	19.3 (5.2)	19.4 (5.2)	17.5 (6.5)	11.3 (2.5)
(c) 6 months and over but less than 1 year	18.7 (4.0)	18.3 (4.1)	17.1 (3.4)	20.0 (3.9)	10.9 (1.9)
(d) 1 year and over but less than 2 years	17.4 (9.4)	17.9 (8.8)	17.3 (8.8)	15.9 (9.1)	11.9 (8.0)
(e) 2 years and over but less than 3 years	11.5 (0.1)	12.5 (0.1)	12.8 (0.0)	11.9 (0.0)	9.7 (0.0)
(f) 3 years and over but less than 4 years	10.5 (0.3)	11.0 (0.3)	9.7 (0.2)	9.0 (0.2)	7.0 (0.2)
(g) 4 years and over but less than 5 years	14.0 (0.2)	14.2 (0.2)	14.9 (0.2)	14.9 (0.2)	10.4 (0.2)
(h) 5 years and over	12.6 (1.5)	12.8 (1.6)	12.3 (1.3)	11.1 (1.3)	9.3 (1.2)
IV. Overall					
(i) Excluding current and other deposits	14.8	14.5	14.2	12.8	8.5
(ii) Including current and other deposits	9.0	8.9	8.7	7.9	5.0

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	Sep	13.77	21.58	17.04	17.82	15.50	17.25	19.16	32.47	18.01
	Dec	13.98	21.16	17.39	17.81	15.28	17.52	18.94	32.11	17.96
2024	Mar	14.91	20.61	17.59	17.40	14.77	16.89	18.09	32.33	17.58
	Jun	14.98	19.79	17.38	17.22	14.87	18.07	18.09	32.93	17.57
	Sep	15.98	17.19	15.76	15.92	14.07	16.58	16.67	33.07	16.28
	Dec ^P	15.38	11.55	12.49	12.38	12.30	14.07	12.92	29.61	12.94
II. CONVENTIONAL BANKING - ALL BANKS										
2023	Sep	13.77	21.11	17.42	17.51	15.01	18.34	18.41	32.13	17.89
	Dec	13.98	21.11	17.42	17.51	15.01	18.34	18.41	32.13	17.82
2024	Mar	14.91	20.59	17.46	16.98	14.51	17.68	17.64	32.35	17.41
	Jun	14.98	19.82	17.12	16.80	14.28	17.79	17.41	33.48	17.20
	Sep	15.98	17.17	15.83	15.28	13.61	16.75	16.18	33.69	16.09
	Dec ^P	15.38	11.56	12.93	12.25	12.53	13.54	13.12	29.97	13.16
III. ISLAMIC BANKING-ALL BANKS										
2023	Sep	-	21.46	17.10	17.88	15.63	11.80	20.98	31.40	18.27
	Dec	-	21.65	17.33	18.44	15.94	13.05	20.43	31.93	18.33
2024	Mar	-	20.94	17.80	18.22	15.37	12.85	19.55	32.24	18.00
	Jun	-	19.29	17.89	18.13	16.22	19.64	19.92	29.47	18.48
	Sep	-	18.56	15.61	17.28	15.08	15.69	18.18	29.16	16.75
	Dec ^P	-	11.33	11.71	12.69	11.83	15.48	12.07	27.05	12.35

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
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
17-Dec-24	14.00	12.00	13.00	17-Dec-24	10.00
28-Jan-25	13.00	11.00	12.00	28-Jan-25	9.00

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)
SBP 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	PFI's Spread	End User's Rate
28-Jan-25	Upto 3 years	7.50	1.50	9.00
	Over 3 years and upto 5 years	6.50	2.50	9.00
	Over 5 years and upto 10 years	6.00	3.00	9.00

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 ¹	PFI's 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

Items	Percent per annum															
	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	
	Incl Inter FIs	Excl Inter FIs	Incl Inter FIs	Excl Inter FIs	Incl Inter FIs	Excl Inter FIs	Incl Inter FIs	Excl Inter FIs	Incl Inter FIs	Excl Inter FIs	Incl Inter FIs	Excl Inter FIs	Incl Inter FIs	Excl Inter FIs	Incl Inter FIs	Excl Inter FIs
Dec-24																
1.Scheduled Banks (SBs)	13.94	13.97	14.20	14.31	13.24	13.32	14.11	14.31	7.48	6.50	11.38	10.64	7.48	7.38	11.50	11.46
a. Public	13.59	14.29	13.83	14.66	15.90	16.20	17.83	18.34	10.12	10.23	11.41	11.42	9.50	9.88	12.02	12.04
b. Private	14.30	14.38	14.59	14.76	12.79	12.80	13.50	13.61	7.13	5.84	11.37	10.41	6.83	6.60	11.27	11.18
c. Foreign	8.34	8.26	8.34	8.26	8.67	8.63	8.67	8.64	9.67	10.25	11.39	11.39	10.63	10.69	12.58	12.58
d. Specialized	20.77	20.77	20.77	20.77	17.43	17.44	21.69	21.69	8.70	6.82	13.09	12.78	9.60	9.51	11.71	11.65
2. DFIs	15.37	15.37	15.43	15.43	12.42	12.30	13.40	13.49	11.83	11.77	11.83	11.77	13.50	13.78	13.50	13.78
3. MFBs	32.62	32.62	39.15	39.15	34.58	34.58	36.97	36.97	5.11	4.69	11.86	11.74	11.46	11.08	16.28	16.76
4. Overall (SBs, MFBs, DFIs)	14.05	14.12	14.33	14.48	13.75	13.92	14.66	14.95	7.47	6.50	11.38	10.64	7.59	7.48	11.63	11.58
Jan-25																
1.Scheduled Banks (SBs)	12.74	12.75	12.87	12.90	12.59	12.69	13.41	13.60	6.69	6.32	10.27	10.11	6.52	6.48	10.18	10.17
a. Public	13.48	13.52	13.61	13.67	15.06	15.31	16.79	17.23	10.76	10.77	10.98	11.00	8.38	8.72	10.83	10.86
b. Private	13.01	13.09	13.15	13.27	12.08	12.12	12.73	12.85	6.15	5.64	10.18	9.94	6.08	5.95	10.15	10.13
c. Foreign	7.80	7.80	7.80	7.80	8.45	8.44	8.46	8.45	7.32	7.32	7.86	7.86	5.59	5.60	6.44	6.44
d. Specialized	20.17	20.17	20.17	20.17	16.93	16.95	20.94	20.94	9.92	7.44	11.32	10.92	9.09	9.21	10.27	10.27
2. DFIs	13.56	13.57	13.93	13.98	11.75	11.50	12.73	12.69	10.99	11.06	10.99	11.06	12.75	12.99	12.75	12.99
3. MFBs	31.01	31.01	39.26	39.26	34.65	34.65	37.03	37.03	1.68	1.47	10.30	10.18	11.06	10.85	15.60	16.15
4. Overall (SBs, MFBs, DFIs)	12.85	12.88	12.99	13.05	13.17	13.34	14.04	14.30	6.58	6.19	10.27	10.11	6.64	6.59	10.32	10.31
Feb-25^a																
1.Scheduled Banks (SBs)	12.41	12.59	12.69	12.97	12.31	12.41	13.29	13.49	5.46	5.25	9.72	9.62	5.57	5.66	9.67	9.66
a. Public	14.07	14.18	14.21	14.33	15.00	15.27	16.84	17.32	8.81	8.80	10.32	10.31	7.94	8.31	10.67	10.67
b. Private	12.72	13.05	13.04	13.51	11.80	11.86	12.64	12.78	4.94	4.62	9.90	9.81	4.97	5.02	9.50	9.49
c. Foreign	7.86	7.86	7.86	7.86	8.15	8.15	8.16	8.16	4.51	4.51	5.30	5.30	4.37	4.40	5.70	5.70
d. Specialized	19.96	19.96	19.96	19.96	16.32	16.34	20.09	20.09	7.74	6.63	10.43	10.39	8.24	8.37	9.27	9.27
2. DFIs	13.86	13.87	13.92	13.93	11.25	11.00	12.19	12.15	11.52	11.41	11.52	11.41	12.73	12.98	12.73	12.98
3. MFBs	37.56	37.56	38.49	38.49	35.35	35.35	36.83	36.83	4.42	3.95	10.50	10.34	11.38	11.51	15.24	15.70
4. Overall (SBs, MFBs, DFIs)	12.55	12.77	12.83	13.16	12.89	13.05	13.90	14.16	5.46	5.25	9.72	9.62	5.70	5.78	9.83	9.81
Mar-25^a																
1.Scheduled Banks (SBs)	12.44	12.53	12.59	12.71	12.46	12.59	13.41	13.57	5.01	4.65	9.32	9.16	5.92	5.85	9.50	9.46
a. Public	13.38	13.55	13.88	14.15	14.80	14.87	16.79	16.91	8.97	8.97	10.67	10.68	8.09	8.35	10.44	10.44
b. Private	12.86	13.04	13.01	13.22	11.86	11.96	12.60	12.71	4.35	3.84	9.03	8.73	5.41	5.25	9.34	9.28
c. Foreign	7.99	7.99	7.99	7.99	9.67	9.67	9.69	9.69	3.64	3.64	5.65	5.65	4.68	4.73	5.97	5.97
d. Specialized	19.85	19.85	19.85	19.85	15.90	15.92	19.41	19.41	5.50	2.79	9.18	10.04	8.27	8.39	9.17	9.30
2. DFIs	13.31	13.32	13.55	13.56	11.07	10.86	11.98	11.99	11.16	11.16	11.16	11.16	12.78	13.24	12.78	13.24
3. MFBs	36.85	37.80	37.74	38.20	35.40	35.40	36.90	36.90	5.92	4.38	11.47	11.07	11.27	11.17	14.81	15.35
4. Overall (SBs, MFBs, DFIs)	12.62	12.72	12.77	12.90	13.10	13.29	14.09	14.32	5.02	4.65	9.35	9.18	6.05	5.96	9.64	9.60

Source: Statistics and Data Services Department, SBP

Notes: P: provisional R: Revised

- Gross disbursements mean the amounts disbursed by Financial Institutions (FIs) 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 means the total amount availed by the borrower during the month.
- Foreign currency deposits/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 FIs' 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 FIs placements. Interest accrued is not a disbursement and therefore it is not considered as loan. Nano Loans of MFBs 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 FIs deposits and placements. Margin deposits (deposits held by FIs as collateral against letters of credits, letters of guarantees etc.) are however, not included.
- Fresh deposits means deposits collected during the month. It also includes deposits re-priced / rolled-over deposits during the month.
- Outstanding deposits show position of deposits held by FIs 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 and "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.
- Effective July 2024, Financial Institutions (FIs) means all types of financial institutions.
- 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/Lendingdepositsrates_Arch.xls

3.33 Average Rate of Return on Advances of Specialized Agricultural Finance Institutions and Agriculture Lending of Commercial Banks

Period	Percent per annum							
	Zarai Taraqati Bank Ltd.		Punjab Provincial Cooperative Bank			Commercial Banks ¹		
	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans
2012-13	12.00	13.80	19.00	18.00	16.00 ³	16.00 ³		
2013-14	12.00	13.80	19.00	18.00	16.00 ³	16.50 ³		
2014-15	12.90	12.90	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	30.14	30.14	19.83	23.13	24.59	22.09		
2023-24 ²	29.42	29.42	20.67	22.71	22.96	22.94		

Source: Agriculture Credit & Financial Inclusion Department

P: Provisional

1. Commercial banks including 5 Big Commercial Bank, 14 DFBs

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

S C H E M E	2024						2025			
	19 th Mar	14 th May	19 th Aug	25 th Sep	4 th Nov	10 th Dec	31 st Jan	14 th Feb	25 th Feb	20 th Mar
Percent Per Annum										
1. Savings Accounts										
(i) With cheque facilities	20.50	20.50	19.00	16.00	16.00	13.50	11.50	11.50	11.50	10.50
(ii) Without cheque facilities	20.50	20.50	19.00	16.00	16.00	13.50	11.50	11.50	11.50	10.50
2. Khas Deposit Accounts or Certificates										
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 Accounts										
(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 Certificates										
(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)	14.40	13.57	13.57	12.51	12.26	12.19	12.10	12.15	12.14	12.15
5. National Deposit Certificates / Account										
(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 Savings Accounts										
(i) First 5 periods of complete 6 months	15.80	15.70	15.50	12.10	11.60	11.60	11.60	11.20	11.00	11.00
(ii) Last period of complete 6 months	16.60	16.60	16.50	13.00	12.60	12.60	12.60	12.00	11.80	11.80
(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	14.76	14.64	14.64	12.72	12.10	12.00	11.88	11.74	11.74	11.74
8. Pensioner's Benefit Accounts	15.60	15.36	15.36	14.16	13.92	13.92	13.68	13.68	13.58	13.68
9. Behood Saving Certificate	15.60	15.36	15.36	14.16	13.92	13.92	13.68	13.68	13.58	13.68
10. Short-Term Saving Certificate										
(i) 3 Months	19.40	20.20	19.00	18.52	14.32	12.76	11.24	11.08	11.08	11.12
(ii) 6 Months	19.38	19.38	18.92	18.22	13.46	12.74	11.32	11.14	10.84	11.08
(iii) 1 year	19.00	19.24	17.90	17.22	12.96	12.38	11.38	11.14	10.81	10.96
11. Shuhada Family Welfare account	15.60	15.36	15.36	14.16	13.92	13.92	13.68	13.68	13.58	13.68
12. Sarwa Islamic Term Account (SITA)*										
(i) 1 year	18.54	19.10	17.58	14.25	11.16	10.44	10.44	9.90	9.74	10.44
(ii) 3 year	15.25	15.25	15.00	13.20	11.40	10.92	10.92	10.92	10.92	10.92
(iii) 5 year	14.76	14.76	14.40	13.14	11.88	11.52	11.52	11.39	11.39	11.39
13. Sarwa Islamic Saving Account (SISA)	20.50	20.50	19.00	14.25	11.16	10.44	10.44	9.90	9.74	10.44

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 Behood Saving Certificate 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
	Q3	693,178	122,936,699	146,262	1,444,475	6,825,651	4,725	16,049,718
	Q4	708,559	126,765,048	170,879	1,566,157	7,337,727	4,685	17,401,744

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

No. of cheques in Thousand; Amount in Million Rupees

PERIOD	2021	2022	2023	2024	2024				2025	
				Feb	Oct	Nov	Dec	Jan	Feb	
Karachi	No. of Cheques Cleared	19,316	17,319	17,541	1,419	1,575	1,400	1,466	1,536	1,349
	Amount	12,457,829	13,076,774	13,478,552	1,104,135	1,289,809	1,194,747	1,317,982	1,369,679	1,207,192
Lahore	No. of Cheques Cleared	8,173	7,327	7,657	610	659	580	620	651	563
	Amount	6,603,769	6,854,743	9,138,035	889,295	1,049,222	915,964	1,292,537	1,015,010	916,024
Peshawar	No. of Cheques Cleared	1,662	1,904	1,509	101	113	102	99	99	103
	Amount	1,772,304	2,171,841	1,837,414	157,354	176,568	150,217	138,256	131,225	158,957
Quetta	No. of Cheques Cleared	769	705	671	42	50	46	49	50	43
	Amount	895,147	877,953	1,066,291	73,280	87,162	89,745	94,550	97,594	77,398
Faisalabad	No. of Cheques Cleared	1,859	1,232	1,334	106	113	99	112	116	103
	Amount	2,014,765	1,591,510	2,081,922	179,729	172,649	169,880	171,371	179,295	133,590
Rawalpindi	No. of Cheques Cleared	2,409	2,046	2,085	140	164	149	164	170	157
	Amount	2,465,530	2,237,859	2,748,288	179,589	288,398	252,264	304,096	277,131	263,218
Hyderabad	No. of Cheques Cleared	76	87	66	5	5	5	3	6	4
	Amount	122,707	132,107	135,302	14,159	12,673	11,719	10,797	15,825	12,249
Islamabad	No. of Cheques Cleared	2,735	1,662	1,311	12	201	184	201	216	193
	Amount	3,756,678	2,797,487	1,748,805	65,965	377,511	414,149	452,109	400,495	355,671
Multan	No. of Cheques Cleared	1,014	1,005	928	74	88	68	76	71	79
	Amount	1,308,320	1,420,334	1,345,662	105,023	144,371	109,109	122,403	129,659	137,288
Sialkot	No. of Cheques Cleared	746	724	703	56	67	57	64	66	57
	Amount	706,141	982,925	1,295,682	92,438	118,219	73,275	75,132	96,940	100,030
Sukkur	No. of Cheques Cleared	639	491	553	42	45	41	43	49	41
	Amount	574,029	529,661	570,843	43,670	57,946	50,288	52,176	63,314	49,940
D.I. Khan	No. of Cheques Cleared	20	17	17	1	1	1	1	1	1
	Amount	17,179	15,759	42,511	1,882	2,058	1,654	1,650	3,397	1,560
Others	No. of Cheques Cleared	1,326	1,181	1,215	96	98	84	96	102	88
	Amount	1,334,163	1,488,197	2,149,762	165,490	166,499	301,577	190,479	164,738	149,166
TOTAL	No. of Cheques Cleared	46,626	35,711	35,591	2,704	3,178	2,815	2,993	3,132	2,780
	Amount	33,914,101	34,188,270	37,639,510	3,072,010	3,943,085	3,734,587	4,223,538	3,944,301	3,562,283

Source: SBP-RSC field offices

3.37 Electronic Banking Statistics

Product / Item	Unit	FY24				FY25	
		Q1	Q2	Q3	Q4	Q1 ^R	Q2 ^P
I. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	17,625	18,034	18,049	18,302	18,528	18,945
Automated Teller Machines (ATM)	No.	18,117	18,441	18,655	18,957	19,170	19,519
Point of Sale (POS)	No.	118,444	121,789	120,641	125,593	132,224	151,646
2. Cards							
Credit Cards	No.	2,069,692	2,003,943	2,025,013	2,047,802	2,112,042	2,151,186
Debit Cards	No.	35,112,867	37,144,332	37,265,591	39,487,578	39,654,947	39,415,342
Proprietary ATMs only Cards	No.	-	-	-	-	-	-
Pre-Paid Cards	No.	90,965	90,873	32,380	31,643	31,892	26,171
Social Welfare Cards	No.	8,406,069	8,276,858	8,280,586	2,917,750	3,366,973	3,518,213
3. E-Banking Financial Transactions							
Number of Transactions	Thousands	597,576	698,320	725,596	759,050	804,951	899,334
Amount	Million Rupees	57,275,032.3	62,490,482.3	62,220,841.9	63,790,520.6	64,737,664.4	74,329,074.5
3.1 ATM Transactions							
Number of Transactions	Thousands	214,068	234,977	236,530	245,092	243,431	259,220
Amount	Million Rupees	3,289,791.2	3,709,199.9	3,886,520.1	4,027,120.1	3,892,406.2	4,257,331.9
i. Cash Withdrawal							
Number of Transactions	Thousands	208,488	229,174	230,539	239,362	237,521	252,998
Amount	Million Rupees	2,953,658.2	3,368,064.6	3,518,205.0	3,680,128.0	3,531,478.9	3,872,767.4
ii. Cash Deposit							
Number of Transactions	Thousands	1,005	1,004	999	964	1,113	1,218
Amount	Million Rupees	106,596.5	104,648.9	111,407.2	103,875.3	115,045.8	131,042.6
iv. Utility Bills Payment							
Number of Transactions	Thousands	307	270	257	246	273	275
Amount	Million Rupees	6,768.6	4,491.1	4,250.4	4,488.8	5,424.8	4,977.0
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,261	1,308	1,336	1,259	1,219	1,254
Amount	Million Rupees	71,516.3	74,081.8	80,272.9	75,835.2	75,631.2	76,437.4
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	3,002	3,215	3,394	3,254	3,298	3,468
Amount	Million Rupees	151,077.5	157,730.6	172,195.1	162,605.2	164,637.0	171,915.1
vi. Others							
Number of Transactions	Thousands	-	-	-	-	-	-
Amount	Million Rupees	-	-	-	-	-	-
3.2 POS Transactions							
Number of Transactions	Thousands	59,006	65,146	70,617	76,673	82,679	88,637
Amount	Million Rupees	321,878.5	371,399.6	393,925.7	415,146.8	426,856.3	509,595.4
3.3 RTOB Transactions							
Number of Transactions	Thousands	47,697	50,295	48,695	45,709	47,508	51,311
Amount	Million Rupees	40,310,837.3	41,762,061.8	38,496,833.4	38,760,137.4	37,230,611.2	39,379,042.2
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	9,875	10,771	10,640	10,011	9,847	10,533
Amount	Million Rupees	2,672,853.7	2,775,956.1	2,836,369.7	2,740,264.3	2,553,986.2	2,718,281.8
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	24,221	25,018	23,519	20,904	22,465	24,402
Amount	Million Rupees	6,286,959.0	6,457,229.0	6,446,260.1	6,022,893.6	6,142,116.5	6,807,038.8
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	13,601	14,507	14,537	14,795	15,196	16,376
Amount	Million Rupees	31,351,024.6	32,528,876.7	29,214,203.6	29,996,979.5	28,534,508.5	29,853,721.7
3.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	217,380	279,864	301,500	324,035	360,329	418,621
Amount	Million Rupees	8,644,853.4	11,226,151.4	12,955,273.6	13,518,032.3	15,596,340.6	20,421,502.4
i. Payment Through Mobile							
Number of Transactions	Thousands	9,639	10,323	10,931	11,600	12,505	13,706
Amount	Million Rupees	475,074.4	524,125.3	601,765.3	642,216.2	707,957.0	793,325.9
ii. Utility Bills Payment							
Number of Transactions	Thousands	26,243	31,533	32,526	34,420	35,273	36,510
Amount	Million Rupees	260,573.2	269,218.3	278,024.0	308,453.5	419,133.6	414,375.8
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	44,998	57,426	60,631	62,521	67,534	77,067
Amount	Million Rupees	3,439,144.5	4,465,464.9	5,112,287.1	5,306,776.2	5,930,891.1	6,940,294.5
iv. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	136,501	180,582	197,411	215,495	245,017	291,338
Amount	Million Rupees	4,470,061.4	5,967,342.9	6,963,197.2	7,260,586.3	8,538,358.9	12,273,506.2

3.37 Electronic Banking Statistics

Product / Item	Unit	FY24				FY25	
		Q1	Q2	Q3	Q4	Q1 ^R	Q2 ^P
3.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	35	35	162	33	36	30
Amount	Million Rupees	1,982.7	1,900.3	1,951.5	2,012.7	1,987.0	1,615.8
i. Payment Through Call Centre							
Number of Transactions	Thousands	20	19	148	19	17	16
Amount	Million Rupees	1,501.7	1,482.2	1,537.0	1,559.4	1,275.9	1,152.0
ii. Utility Bills Payment							
Number of Transactions	Thousands	15	15	13	13	18	14
Amount	Million Rupees	421.7	366.1	357.0	402.4	666.0	428.4
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1	1	1	1	1	1
Amount	Million Rupees	58.9	51.9	56.7	50.8	45.0	34.5
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	0	0	0	0	0	0
Amount	Million Rupees	0.5	0.0	0.8	0.1	0.1	0.9
3.6 Internet Banking Transactions							
Number of Transactions	Thousands	49,791	57,131	58,587	57,579	60,076	68,753
Amount	Million Rupees	4,666,103.1	5,369,265.1	6,434,248.5	7,015,944.5	7,537,013.9	9,698,495.0
i. Payment Through Internet							
Number of Transactions	Thousands	1,401	1,518	1,353	1,384	1,414	1,499
Amount	Million Rupees	565,064.3	634,696.4	599,395.3	756,904.3	943,211.4	1,077,440.1
ii. Utility Bills Payment							
Number of Transactions	Thousands	6,001	6,324	6,613	5,181	5,403	5,342
Amount	Million Rupees	276,930.6	307,098.3	367,300.3	380,940.1	426,527.3	467,965.5
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	13,992	15,271	16,577	16,535	15,886	17,367
Amount	Million Rupees	1,616,290.2	1,986,929.0	2,334,368.1	2,572,720.9	2,652,706.3	3,162,118.3
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	28,398	34,018	34,044	34,479	37,373	44,545
Amount	Million Rupees	2,207,818.1	2,440,541.4	3,133,184.8	3,305,379.2	3,514,569.0	4,990,971.1
3.7 e-Commerce							
Number of Transactions	Thousands	9,598	10,871	9,504	9,928	10,892	12,762
Amount	Million Rupees	39,586.2	50,504.1	52,089.0	52,126.8	52,449.1	61,491.7

Source: Payment Systems Policy & Oversight Department

3.38 Real Time Gross Settlement- Systems Based Transactions

Items	Volume in Actual & Value in Billion Rupees									
	FY24						FY25			
	Q2		Q3		Q4		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	25,275	190,950.5	20,358	235,561.3	19,948	171,636.9	21,989	200,002.4	24,769	226,720.7
Inter Bank Fund Transfers	1,449,098	78,802.1	1,451,024	72,945.6	1,360,589	75,729.1	1,544,865	70,785.3	1,590,449	95,844.3
Retail Cheques Clearing	6,713	2,898.9	16,323	7,088.8	15,593	8,157.9	15,901	7,398.0	17,372	7,916.2
Total	1,481,086	272,651.5	1,487,705	315,595.6	1,396,130	255,523.8	1,582,755	278,185.7	1,632,590	330,481.3

3.39 Real Time Gross Settlement-Paper Based Transactions

Volume in Million & Value in Billion Rupees										
Cash Deposits	23	7,433.4	22	6,993.0	21	7,402.1	22	7,405.4	24	7,217.6
Cash withdrawals	39	8,161.1	37	7,842.2	36	7,449.7	36	7,310.5	37	8,018.2
Intra Bank Funds Transfer through Cheques	10	43,138.0	9	31,974.3	9	34,362.8	9	33,336.7	10	38,332.0
Inter Bank Funds Transfers (Clearing)	9	9,069.7	9	9,167.0	9	9,473.9	8	9,122.9	9	9,354.6
Utilities Bills Payments	15	603.7	15	556.8	15	611.3	16	772.5	16	721.1
Direct Debit (Standing Instructions)	1	4,969.2	1	4,376.4	1	5,311.4	1	5,706.7	1	6,572.9
Pay Order/Demand Draft	2	3,060.9	2	3,692.5	2	3,120.0	2	2,740.3	2	3,328.6
Others ^a	0	1,348.4	0	1,554.6	0	1,482.6	0	1,585.6	0	1,391.4
Total	98	77,784.4	95	66,156.9	92	69,213.8	95	67,980.7	97	74,936.4

Source: Payment Systems Policy & Oversight Department

^a 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	2024											
	Q1			Q2			Q3			Q4		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	8,640,135	774,591	9.0	8,803,067	780,630	8.9	8,871,063	768,487	8.7	12,304,672	755,753	6.1
SMEs Sector	487,146	80,974	16.6	484,358	79,472	16.4	536,568	124,266	23.2	677,718	122,210	18.0
Agriculture Sector	483,016	61,255	12.7	527,544	64,155	12.2	501,738	60,912	12.1	578,498	56,852	9.8
Consumer sector	796,834	36,228	4.5	800,257	36,667	4.6	811,324	38,200	4.7	891,241	38,465	4.3
i. Credit Cards	112,083	1,819	1.6	122,016	2,072	1.7	130,035	2,733	2.1	140,693	2,403	1.7
ii. Auto loans	233,581	4,790	2.1	225,499	4,856	2.2	226,820	5,106	2.3	242,634	4,567	1.9
iii. Consumer durable	1,686	53	3.1	2,017	73	3.6	2,248	77	3.4	2,182	479	22.0
iv. Mortgage loans	208,535	12,966	6.2	207,595	13,134	6.3	205,548	13,271	6.5	207,813	14,222	6.8
v. Other personal loans	240,948	16,600	6.9	243,131	16,532	6.8	246,673	17,014	6.9	297,918	16,794	5.6
Commodity Financing	1,315,923	7,838	0.6	1,539,805	9,222	0.6	1,259,200	61,154	4.9	1,397,383	63,895	4.6
Staff Loans	315,787	2,243	0.7	335,636	3,162	0.9	356,307	3,314	0.9	366,326	3,486	1.0
Others	636,101	31,965	5.0	650,193	31,046	4.8	664,931	31,589	4.8	698,542	27,245	3.9
Total	12,674,943	995,094	7.9	13,140,861	1,004,354	7.6	13,001,130	1,087,922	8.4	16,914,380	1,067,905	6.3

SECTOR	2024											
	Q1			Q2			Q3			Q4		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	965,233	67,982	7.0	1,167,594	67,949	5.8	1,231,064	66,019	5.4	1,679,887	60,097	3.6
Automobile / Transportation	182,727	18,982	10.4	174,718	17,663	10.1	204,300	19,276	9.4	194,525	21,615	11.1
Cement	252,109	8,308	3.3	242,127	7,719	3.2	236,807	10,193	4.3	351,146	10,127	2.9
Chemical & Pharmaceuticals	405,954	18,107	4.5	476,211	18,699	3.9	478,530	19,444	4.1	591,310	18,781	3.2
Electronics	163,880	25,822	15.8	165,089	26,029	15.8	156,709	17,942	11.4	197,069	30,803	15.6
Financial	343,939	11,150	3.2	374,143	11,128	3.0	513,885	10,165	2.0	1,729,350	8,916	0.5
Individuals	1,144,041	64,439	5.6	1,189,218	65,284	5.5	1,105,079	67,799	6.1	1,248,106	62,336	5.0
Insurance	3,584	62	1.7	2,856	62	2.2	3,119	62	2.0	266,272	62	0.0
Others	4,962,708	453,985	9.1	5,119,295	467,445	9.1	4,927,503	566,889	11.5	5,883,973	546,981	9.3
Production/Transmission of Energy	1,720,455	85,453	5.0	1,742,310	85,506	4.9	1,662,891	82,546	5.0	1,740,903	77,395	4.4
Shoes & Leather garments	50,483	6,001	11.9	51,293	5,932	11.6	39,066	2,438	6.2	41,186	2,494	6.1
Sugar	524,221	53,968	10.3	466,826	53,429	11.4	396,157	53,314	13.5	459,088	53,108	11.6
Textile	1,955,608	180,836	9.2	1,969,183	177,509	9.0	2,046,019	171,836	8.4	2,531,565	175,191	6.9
Total	12,674,943	995,094	7.9	13,140,861	1,004,354	7.6	13,001,130	1,087,922	8.4	16,914,380	1,067,905	6.3

Source: Financial Stability Department SBP

3.41 Non-Performing Loans

(Domestic and Overseas Operations)

Million Rupees

Banks / DFIs	Sep-24			Dec-24		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	1,100,097.0	(12,547.0)	(0.10)	1,084,677.0	(42,105.0)	(0.26)
All Banks	1,082,582.0	(12,682.0)	(0.11)	1,067,905.0	(41,424.0)	(0.26)
Commercial Banks	1,051,359.0	(25,994.0)	(0.22)	1,040,516.0	(53,167.0)	(0.34)
Public Sector Commercial Banks	384,515.0	24,255.0	1.19	369,736.0	13,430.0	0.54
Local Private Banks	666,317.0	(49,769.0)	(0.53)	670,385.0	(66,043.0)	(0.52)
Foreign Banks	526.0	(479.0)	(0.11)	396.0	(553.0)	(0.13)
Specialized Banks	36,564.0	13,312.0	11.43	27,389.0	11,743.0	9.42
DFIs	17,515.0	135.0	0.07	16,771.0	(681.0)	(0.36)

Source: Financial Stability Department SBP

3.42 Cash Recovery against Non-Performing Loans

Banks / DFIs	Million Rupees	
	For the Quarter Ended Sep 2024	For the Quarter Ended Dec 2024
All Banks & DFIs	22,792	40,666
All Banks	22,579	39,618
Commercial Banks	19,708	34,312
Public Sector Commercial Banks	3,966	23,017
Local Private Banks	15,741	11,289
Foreign Banks	2	5
Specialized Banks	2,871	5,306
DFIs	213	1,048

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

Source: Financial Stability Department SBP