

# **Scheduled Banks**

## **Deposits**

## 2.1 Deposits Distributed by Type of Accounts

### All Banks

(Million Rupees)

| Type of Account              | Dec-23             |                   | Sep-24             |                   | Dec-24 P           |                   |
|------------------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|
|                              | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            |
| I. Current Deposits          | 78,464,778         | 9,550,027         | 86,548,050         | 10,335,518        | 83,341,463         | 10,521,653        |
| of which:                    |                    |                   |                    |                   |                    |                   |
| 1) Basic Banking Accounts    | 4,064,642          | 235,150           | 3,992,595          | 359,403           | 5,130,443          | 524,831           |
| II. Call Deposits            | 321,833            | 381,703           | 314,825            | 416,843           | 295,972            | 380,729           |
| III. Other Deposit Accounts  | 173,995            | 659,545           | 244,171            | 946,532           | 161,566            | 917,726           |
| IV. Saving Deposits          | 22,347,599         | 11,764,320        | 22,539,006         | 14,046,806        | 22,034,465         | 13,707,866        |
| V. Fixed or Term Deposits    | 797,621            | 4,942,088         | 1,131,825          | 4,850,545         | 651,676            | 4,286,979         |
| 1) Less Than Three Months    | 58,605             | 750,629           | 89,925             | 712,486           | 66,438             | 816,563           |
| 2) For Three Months and Over |                    |                   |                    |                   |                    |                   |
| but Less Than Six Months     | 39,964             | 712,978           | 180,292            | 604,204           | 30,904             | 392,873           |
| 3) For Six Months and Over   |                    |                   |                    |                   |                    |                   |
| but Less Than One Year       | 28,865             | 569,218           | 41,904             | 675,254           | 19,521             | 442,824           |
| 4) For One Year & Over       |                    |                   |                    |                   |                    |                   |
| but Less Than Two Years      | 382,868            | 2,419,450         | 538,424            | 2,481,382         | 383,627            | 2,225,441         |
| 5) For Two Years & Over      |                    |                   |                    |                   |                    |                   |
| but Less Than Three Years    | 13,141             | 57,371            | 10,912             | 47,897            | 8,051              | 59,713            |
| 6) For Three Years & Over    |                    |                   |                    |                   |                    |                   |
| but Less Than Four Years     | 26,369             | 78,344            | 25,648             | 73,042            | 16,129             | 87,323            |
| 7) For Four Years & Over     |                    |                   |                    |                   |                    |                   |
| but Less Than Five Years     | 43,681             | 52,711            | 30,192             | 14,282            | 9,450              | 12,431            |
| 8) For Five Years & Over     |                    |                   |                    |                   |                    |                   |
| but Less Than Ten Years      | 202,936            | 287,194           | 211,450            | 240,865           | 116,683            | 240,675           |
| 9) For Ten Years and Over    | 1,192              | 14,193            | 3,078              | 1,134             | 873                | 9,135             |
| <b>Total</b>                 | <b>102,105,826</b> | <b>27,297,683</b> | <b>110,777,877</b> | <b>30,596,245</b> | <b>106,485,142</b> | <b>29,814,953</b> |

\* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

## 2.1.1 Deposits Distributed by Type of Accounts

### Public Sector Banks

(Million Rupees)

| Type of Account              | Dec-23            |                  | Sep-24            |                  | Dec-24 P          |                  |
|------------------------------|-------------------|------------------|-------------------|------------------|-------------------|------------------|
|                              | No. of Accounts   | Amount           | No. of Accounts   | Amount           | No. of Accounts   | Amount           |
| I. Current Deposits          | 9,170,025         | 1,147,746        | 11,513,252        | 1,236,941        | 11,845,295        | 1,359,240        |
| of which:                    |                   |                  |                   |                  |                   |                  |
| Basic Banking Accounts       | 211,280           | 20,922           | 226,030           | 106,570          | 1,284,046         | 273,934          |
| II. Call Deposits            | 147,945           | 61,242           | 136,828           | 61,967           | 129,416           | 54,710           |
| III. Other Deposit Accounts  | 96,384            | 632,207          | 146,667           | 917,389          | 70,558            | 894,229          |
| IV. Saving Deposits          | 5,748,277         | 2,012,267        | 5,669,773         | 2,321,915        | 4,997,049         | 2,284,681        |
| V. Fixed or Term Deposits    | 176,100           | 1,408,846        | 442,529           | 1,288,280        | 91,255            | 1,365,942        |
| 1) Less Than Three Months    | 12,436            | 62,400           | 17,147            | 143,873          | 7,163             | 191,307          |
| 2) For Three Months and Over |                   |                  |                   |                  |                   |                  |
| but Less Than Six Months     | 7,635             | 158,495          | 146,787           | 79,080           | 8,620             | 88,128           |
| 3) For Six Months and Over   |                   |                  |                   |                  |                   |                  |
| but Less Than One Year       | 10,817            | 165,687          | 22,592            | 183,544          | 6,208             | 104,529          |
| 4) For One Year & Over       |                   |                  |                   |                  |                   |                  |
| but Less Than Two Years      | 28,034            | 729,470          | 126,716           | 677,200          | 21,160            | 727,954          |
| 5) For Two Years & Over      |                   |                  |                   |                  |                   |                  |
| but Less Than Three Years    | 5,755             | 45,590           | 5,481             | 42,613           | 3,993             | 54,595           |
| 6) For Three Years & Over    |                   |                  |                   |                  |                   |                  |
| but Less Than Four Years     | 3,887             | 39,209           | 5,073             | 39,740           | 2,559             | 55,545           |
| 7) For Four Years & Over     |                   |                  |                   |                  |                   |                  |
| but Less Than Five Years     | 39,892            | 50,395           | 26,266            | 13,724           | 8,672             | 11,881           |
| 8) For Five Years & Over     |                   |                  |                   |                  |                   |                  |
| but Less Than Ten Years      | 66,843            | 156,889          | 90,017            | 107,728          | 32,589            | 123,206          |
| 9) For Ten Years and Over    | 801               | 711              | 2,450             | 778              | 291               | 8,796            |
| <b>Total</b>                 | <b>15,338,731</b> | <b>5,262,307</b> | <b>17,909,049</b> | <b>5,826,491</b> | <b>17,133,573</b> | <b>5,958,802</b> |

\* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

## 2.1.2 Deposits Distributed by Type of Accounts

### Domestic Private Banks

(Million Rupees)

| Type of Account                                          | Dec-23             |                   | Sep-24             |                   | Dec-24 P           |                   |
|----------------------------------------------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|
|                                                          | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            |
| I. Current Deposits                                      | 69,290,254         | 8,250,672         | 75,030,687         | 8,963,266         | 71,492,065         | 9,040,750         |
| of which:                                                |                    |                   |                    |                   |                    |                   |
| Basic Banking Accounts                                   | 3,853,362          | 214,228           | 3,766,565          | 252,833           | 3,846,397          | 250,897           |
| II. Call Deposits                                        | 173,888            | 320,461           | 177,997            | 354,876           | 166,556            | 326,019           |
| III. Other Deposit Accounts                              | 77,605             | 27,334            | 97,504             | 29,144            | 91,008             | 23,497            |
| IV. Saving Deposits                                      | 16,597,526         | 9,349,837         | 16,868,084         | 11,171,715        | 17,036,266         | 10,826,286        |
| V. Fixed or Term Deposits                                | 621,429            | 3,459,348         | 687,815            | 3,451,868         | 558,914            | 2,824,956         |
| 1) Less Than Three Months                                | 46,088             | 626,596           | 71,309             | 466,050           | 57,785             | 537,400           |
| 2) For Three Months and Over<br>but Less Than Six Months | 32,318             | 542,221           | 33,496             | 517,363           | 22,275             | 296,584           |
| 3) For Six Months and Over<br>but Less Than One Year     | 18,048             | 403,531           | 19,309             | 491,635           | 13,311             | 338,230           |
| 4) For One Year & Over<br>but Less Than Two Years        | 354,834            | 1,689,980         | 411,708            | 1,804,182         | 362,467            | 1,497,488         |
| 5) For Two Years & Over<br>but Less Than Three Years     | 7,386              | 11,781            | 5,431              | 5,284             | 4,058              | 5,117             |
| 6) For Three Years & Over<br>but Less Than Four Years    | 22,482             | 39,135            | 20,575             | 33,301            | 13,570             | 31,778            |
| 7) For Four Years & Over<br>but Less Than Five Years     | 3,789              | 2,316             | 3,926              | 558               | 778                | 550               |
| 8) For Five Years & Over<br>but Less Than Ten Years      | 136,093            | 130,305           | 121,433            | 133,137           | 84,088             | 117,468           |
| 9) For Ten Years and Over                                | 391                | 13,482            | 628                | 356               | 582                | 339               |
| <b>Total</b>                                             | <b>86,760,702</b>  | <b>21,407,652</b> | <b>92,862,087</b>  | <b>23,970,868</b> | <b>89,344,809</b>  | <b>23,041,509</b> |

\* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

## 2.1.3 Deposits Distributed by Type of Accounts

### Foreign Banks

(Million Rupees)

| Type of Account                                          | Dec-23             |                | Sep-24             |                | Dec-24 P           |                |
|----------------------------------------------------------|--------------------|----------------|--------------------|----------------|--------------------|----------------|
|                                                          | No. of<br>Accounts | Amount         | No. of<br>Accounts | Amount         | No. of<br>Accounts | Amount         |
| I. Current Deposits                                      | 4,499              | 151,609        | 4,111              | 135,311        | 4,103              | 121,663        |
| of which:                                                | -                  | -              | -                  | -              | -                  | -              |
| Basic Banking Accounts                                   | -                  | -              | -                  | -              | -                  | -              |
| II. Call Deposits                                        | -                  | -              | -                  | -              | -                  | -              |
| III. Other Deposit Accounts                              | 6                  | 4              | -                  | -              | -                  | -              |
| IV. Saving Deposits                                      | 1,796              | 402,216        | 1,149              | 553,176        | 1,150              | 596,898        |
| V. Fixed or Term Deposits                                | 92                 | 73,895         | 1,481              | 110,398        | 1,507              | 96,081         |
| 1) Less Than Three Months                                | 81                 | 61,633         | 1,469              | 102,562        | 1,490              | 87,855         |
| 2) For Three Months and Over<br>but Less Than Six Months | 11                 | 12,262         | 9                  | 7,761          | 9                  | 8,161          |
| 3) For Six Months and Over<br>but Less Than One Year     | -                  | -              | 3                  | 75             | 2                  | 65             |
| 4) For One Year & Over<br>but Less Than Two Years        | -                  | -              | -                  | -              | -                  | -              |
| 5) For Two Years & Over<br>but Less Than Three Years     | -                  | -              | -                  | -              | -                  | -              |
| 6) For Three Years & Over<br>but Less Than Four Years    | -                  | -              | -                  | -              | -                  | -              |
| 7) For Four Years & Over<br>but Less Than Five Years     | -                  | -              | -                  | -              | -                  | -              |
| 8) For Five Years & Over<br>but Less Than Ten Years      | -                  | -              | -                  | -              | 6                  | -              |
| 9) For Ten Years and Over                                | -                  | -              | -                  | -              | -                  | -              |
| <b>Total</b>                                             | <b>6,393</b>       | <b>627,724</b> | <b>6,741</b>       | <b>798,886</b> | <b>6,760</b>       | <b>814,642</b> |

\* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

## 2.1.4 Deposits Distributed by Type of Accounts

### Conventional Banking

(Million Rupees)

| Type of Account                                          | Dec-23             |                   | Sep-24             |                   | Dec-24 P           |                   |
|----------------------------------------------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|
|                                                          | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            |
| I. Current Deposits                                      | 67,138,243         | 6,934,630         | 73,324,834         | 7,481,622         | 69,675,964         | 7,371,331         |
| of which:                                                |                    |                   |                    |                   |                    |                   |
| Basic Banking Accounts                                   | 4,032,551          | 234,299           | 3,633,871          | 337,899           | 4,774,587          | 498,961           |
| II. Call Deposits                                        | 293,509            | 335,132           | 284,322            | 390,038           | 242,944            | 354,673           |
| III. Other Deposit Accounts                              | 149,643            | 655,118           | 206,769            | 944,479           | 121,240            | 914,441           |
| IV. Saving Deposits                                      | 18,279,422         | 8,869,357         | 18,537,812         | 10,700,908        | 17,410,664         | 10,186,507        |
| V. Fixed or Term Deposits                                | 495,689            | 3,752,911         | 627,673            | 3,621,623         | 330,194            | 3,361,279         |
| 1) Less Than Three Months                                | 38,026             | 451,840           | 48,954             | 455,477           | 29,189             | 523,323           |
| 2) For Three Months and Over<br>but Less Than Six Months | 31,608             | 463,568           | 39,169             | 305,192           | 24,070             | 281,152           |
| 3) For Six Months and Over<br>but Less Than One Year     | 22,382             | 403,124           | 35,251             | 497,830           | 14,492             | 357,214           |
| 4) For One Year & Over<br>but Less Than Two Years        | 202,478            | 2,031,230         | 307,769            | 2,064,121         | 178,293            | 1,865,766         |
| 5) For Two Years & Over<br>but Less Than Three Years     | 10,674             | 53,682            | 9,556              | 46,522            | 7,027              | 58,571            |
| 6) For Three Years & Over<br>but Less Than Four Years    | 20,086             | 66,872            | 20,001             | 62,354            | 11,207             | 77,329            |
| 7) For Four Years & Over<br>but Less Than Five Years     | 35,883             | 43,806            | 14,904             | 6,037             | 7,663              | 3,842             |
| 8) For Five Years & Over<br>but Less Than Ten Years      | 133,554            | 237,738           | 149,468            | 183,040           | 57,821             | 185,022           |
| 9) For Ten Years and Over                                | 998                | 1,051             | 2,601              | 1,050             | 432                | 9,061             |
| <b>Total</b>                                             | <b>86,356,506</b>  | <b>20,547,147</b> | <b>92,981,410</b>  | <b>23,138,671</b> | <b>87,781,006</b>  | <b>22,188,232</b> |

\* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

## 2.1.5 Deposits Distributed by Type of Accounts

### Islamic Banking

(Million Rupees)

| Type of Account                                          | Dec-23             |                  | Sep-24             |                  | Dec-24 P           |                  |
|----------------------------------------------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|
|                                                          | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           |
| I. Current Deposits                                      | 11,326,535         | 2,615,397        | 13,223,216         | 2,853,896        | 13,665,499         | 3,150,322        |
| of which:                                                |                    |                  |                    |                  |                    |                  |
| Basic Banking Accounts                                   | 32,091             | 851              | 358,724            | 21,503           | 355,856            | 25,870           |
| II. Call Deposits                                        | 28,324             | 46,571           | 30,503             | 26,805           | 53,028             | 26,056           |
| III. Other Deposit Accounts                              | 24,352             | 4,427            | 37,402             | 2,053            | 40,326             | 3,285            |
| IV. Saving Deposits                                      | 4,068,177          | 2,894,963        | 4,001,194          | 3,345,898        | 4,623,801          | 3,521,359        |
| V. Fixed or Term Deposits                                | 301,932            | 1,189,177        | 504,152            | 1,228,922        | 321,482            | 925,699          |
| 1) Less Than Three Months                                | 20,579             | 298,789          | 40,971             | 257,009          | 37,249             | 293,240          |
| 2) For Three Months and Over<br>but Less Than Six Months | 8,356              | 249,409          | 141,123            | 299,012          | 6,834              | 111,721          |
| 3) For Six Months and Over<br>but Less Than One Year     | 6,483              | 166,094          | 6,653              | 177,424          | 5,029              | 85,610           |
| 4) For One Year & Over<br>but Less Than Two Years        | 180,390            | 388,220          | 230,655            | 417,261          | 205,334            | 359,675          |
| 5) For Two Years & Over<br>but Less Than Three Years     | 2,467              | 3,689            | 1,356              | 1,375            | 1,024              | 1,142            |
| 6) For Three Years & Over<br>but Less Than Four Years    | 6,283              | 11,472           | 5,647              | 10,688           | 4,922              | 9,995            |
| 7) For Four Years & Over<br>but Less Than Five Years     | 7,798              | 8,906            | 15,288             | 8,245            | 1,787              | 8,590            |
| 8) For Five Years & Over<br>but Less Than Ten Years      | 69,382             | 49,456           | 61,982             | 57,825           | 58,862             | 55,653           |
| 9) For Ten Years and Over                                | 194                | 13,142           | 477                | 84               | 441                | 74               |
| <b>Total</b>                                             | <b>15,749,320</b>  | <b>6,750,535</b> | <b>17,796,467</b>  | <b>7,457,573</b> | <b>18,704,136</b>  | <b>7,626,721</b> |

\* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

## 2.1.6 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         | 21,929,448        | 1,232,178        | 878,773                | 443,245          | 1,171,244        | 2,641,012         | 83,341,463         | 10,521,653        |
| of which:                                             |                   |                   |                   |                  |                        |                  |                  |                   |                    |                   |
| Basic Banking Accounts                                | 4,233,707         | 355,684           | 766,923           | 79,890           | 121,477                | 76,761           | 8,336            | 12,495            | 5,130,443          | 524,831           |
| II. Call Deposits                                     | 167,714           | 89,177            | 9,235             | 13,825           | 12,717                 | 9,833            | 106,306          | 267,894           | 295,972            | 380,729           |
| III. Other Deposit Accounts                           | 126,444           | 32,573            | 21,026            | 5,546            | 3,069                  | 8,775            | 11,027           | 870,832           | 161,566            | 917,726           |
| IV. Saving Deposits                                   | 15,446,642        | 5,572,681         | 5,304,955         | 1,909,083        | 828,996                | 941,590          | 453,872          | 5,284,511         | 22,034,465         | 13,707,866        |
| V. Fixed or Term Deposits                             | 300,599           | 761,743           | 158,682           | 228,757          | 148,074                | 242,340          | 44,321           | 3,054,139         | 651,676            | 4,286,979         |
| 1) Less Than Three Months                             | 35,364            | 165,595           | 11,317            | 38,354           | 8,796                  | 32,747           | 10,961           | 579,866           | 66,438             | 816,563           |
| 2) For Three Months and Over but Less Than Six Months | 17,635            | 56,044            | 5,267             | 13,217           | 2,191                  | 16,672           | 5,811            | 306,941           | 30,904             | 392,873           |
| 3) For Six Months and Over but Less Than One Year     | 10,673            | 79,532            | 4,153             | 14,652           | 1,637                  | 16,420           | 3,058            | 332,221           | 19,521             | 442,824           |
| 4) For One Year & Over but Less Than Two Years        | 167,049           | 385,574           | 102,008           | 135,671          | 97,343                 | 129,893          | 17,227           | 1,574,303         | 383,627            | 2,225,441         |
| 5) For Two Years & Over but Less Than Three Years     | 4,495             | 8,757             | 2,329             | 1,840            | 548                    | 763              | 679              | 48,353            | 8,051              | 59,713            |
| 6) For Three Years & Over but Less Than Four Years    | 8,239             | 10,950            | 4,713             | 3,811            | 2,337                  | 3,458            | 840              | 69,104            | 16,129             | 87,323            |
| 7) For Four Years & Over but Less Than Five Years     | 7,854             | 7,086             | 1,104             | 2,121            | 382                    | 229              | 110              | 2,995             | 9,450              | 12,431            |
| 8) For Five Years and Over but Less Than Ten Years    | 48,730            | 43,113            | 27,628            | 18,688           | 34,695                 | 42,132           | 5,630            | 136,742           | 116,683            | 240,675           |
| 9) For ten years and over                             | 560               | 5,091             | 163               | 403              | 145                    | 27               | 5                | 3,614             | 873                | 9,135             |
| <b>Total</b>                                          | <b>75,403,397</b> | <b>12,661,392</b> | <b>27,423,346</b> | <b>3,389,389</b> | <b>1,871,629</b>       | <b>1,645,782</b> | <b>1,786,770</b> | <b>12,118,389</b> | <b>106,485,142</b> | <b>29,814,953</b> |

\*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.)



## 2.2 Deposits Distributed by Category of

| Category<br>of<br>Deposit Holder                                      | All               |                   |                     |                  |                              |                    |                                |
|-----------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|--------------------------------|
|                                                                       | Dec-23            | Sep-24            | Dec-24 P            |                  |                              |                    |                                |
|                                                                       | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Fixed<br>Less Than<br>6 Months |
| 1. FOREIGN CONSTITUENTS                                               | 772,367           | 844,609           | 427,179             | 4,826            | 12,246                       | 363,162            | 21,341                         |
| 1) Official                                                           | 119,476           | 106,629           | 36,864              | 2,449            | -                            | 42,197             | 544                            |
| 2) Business                                                           | 160,376           | 145,195           | 121,570             | 130              | 11,972                       | 24,504             | 763                            |
| 3) Personal                                                           | 492,328           | 592,654           | 268,738             | 2,248            | 274                          | 296,342            | 20,034                         |
| 4) Trust Funds and Non Profit Organizations                           | 187               | 132               | 5                   | -                | -                            | 119                | -                              |
| 2. DOMESTIC CONSTITUENTS                                              | 26,525,316        | 29,751,635        | 10,094,474          | 375,903          | 905,480                      | 13,344,703         | 1,188,096                      |
| I. GOVERNMENT                                                         | 3,965,803         | 4,526,235         | 507,082             | 75,103           | 736,952                      | 1,677,258          | 198,425                        |
| A. Federal Government                                                 | 2,524,918         | 2,799,811         | 369,498             | 60,720           | 561,753                      | 915,789            | 73,420                         |
| B. Provincial Governments                                             | 1,268,631         | 1,532,672         | 101,684             | 14,256           | 174,860                      | 634,893            | 82,964                         |
| C. Local Bodies                                                       | 172,254           | 193,752           | 35,899              | 126              | 338                          | 126,576            | 42,040                         |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES                           | 1,543,469         | 1,851,168         | 78,647              | 6,961            | 106,824                      | 416,978            | 166,205                        |
| Agriculture, hunting and forestry                                     | 1,305             | 1,742             | 9                   | 0                | -                            | 429                | 30                             |
| Services                                                              | 48,298            | 48,802            | 1,172               | 86               | 236                          | 30,542             | 3,634                          |
| Utilities                                                             | 633,685           | 763,046           | 49,353              | 1,622            | 44,042                       | 144,966            | 46,402                         |
| Transport, storage and communications                                 | 118,055           | 126,968           | 5,771               | 1,215            | 12,273                       | 27,188             | 4,697                          |
| Manufacturing                                                         | 293,369           | 272,090           | 5,802               | 2,714            | 7,034                        | 68,760             | 80,759                         |
| Mining and Quarrying                                                  | 261,862           | 415,244           | 8,928               | 265              | 15,131                       | 31,670             | 297                            |
| Construction                                                          | 37,610            | 22,403            | 7                   | -                | 21,348                       | 7,525              | 9,834                          |
| Commerce and Trade                                                    | 39,886            | 41,603            | 1,656               | 928              | 1,903                        | 29,881             | -                              |
| Others                                                                | 109,398           | 159,270           | 5,948               | 131              | 4,857                        | 76,016             | 20,553                         |
| III. NON-BANK FINANCIAL INSTITUTIONS                                  | 1,205,910         | 1,193,846         | 116,643             | 38,361           | 8,792                        | 823,297            | 59,744                         |
| Mutual Funds and AMCs                                                 | 657,487           | 475,551           | 54,556              | 8,762            | 7,709                        | 489,703            | 46,600                         |
| Insurance & Pension Funds                                             | 197,151           | 426,115           | 14,225              | 9,486            | 939                          | 111,592            | 7,519                          |
| MFIs and DFIs                                                         | 39,739            | 32,122            | 5,453               | 55               | 36                           | 19,121             | 313                            |
| Stock Exchange & Brokerage Houses                                     | 53,648            | 60,207            | 13,195              | 15,763           | 1                            | 98,445             | 148                            |
| Modarabas                                                             | 5,142             | 5,834             | 185                 | 1                | 7                            | 5,084              | 886                            |
| Other NBFIs                                                           | 252,744           | 194,017           | 29,030              | 4,294            | 100                          | 99,353             | 4,277                          |
| IV. PRIVATE SECTOR (BUSINESS)                                         | 6,214,633         | 6,582,280         | 2,890,348           | 164,610          | 11,462                       | 2,639,630          | 436,050                        |
| A. Agriculture, forestry and fishing                                  | 195,803           | 204,033           | 102,775             | 4,005            | 74                           | 104,865            | 6,322                          |
| 1. Crop and animal production, hunting and related service activities | 188,463           | 195,211           | 98,846              | 3,526            | 72                           | 102,724            | 5,426                          |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 105,231           | 102,979           | 39,648              | 2,488            | 43                           | 61,945             | 2,469                          |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 8,153             | 8,353             | 11,294              | 27               | 0                            | 3,241              | 424                            |
| Growing of other fruits, vegetables and crops                         | 31,300            | 29,795            | 14,328              | 453              | 11                           | 17,053             | 776                            |
| Raising of livestock and other related activities                     | 31,103            | 41,015            | 26,464              | 333              | 17                           | 15,511             | 1,330                          |
| Other agricultural support activities                                 | 12,465            | 12,967            | 6,978               | 225              | 0                            | 4,964              | 422                            |
| Hunting, trapping and related service activities                      | 212               | 103               | 134                 | -                | -                            | 11                 | 7                              |
| 02 - Forestry and logging                                             | 1,207             | 1,566             | 697                 | 22               | 0                            | 100                | -                              |
| 03 - Fishing and aquaculture                                          | 6,133             | 7,256             | 3,233               | 456              | 2                            | 2,040              | 895                            |
| B. Mining and quarrying                                               | 265,749           | 286,197           | 53,063              | 4,282            | 12                           | 181,067            | 45,340                         |
| 05 - Mining of coal and lignite                                       | 57,761            | 113,445           | 11,239              | 3,732            | -                            | 96,014             | -                              |
| 06 - Extraction of crude petroleum and natural gas                    | 179,557           | 141,815           | 19,204              | 10               | 12                           | 72,532             | 40,063                         |
| 07 - Mining of metal ores                                             | 3,369             | 5,389             | 13,269              | 76               | -                            | 473                | 76                             |
| 08-Other mining and quarrying                                         | 24,020            | 24,475            | 8,626               | 448              | -                            | 11,937             | 5,021                          |
| 09 - Mining support service activities                                | 1,043             | 1,073             | 725                 | 16               | -                            | 110                | 180                            |
| C. Manufacturing                                                      | 1,786,765         | 1,647,515         | 775,052             | 62,069           | 4,021                        | 558,684            | 139,040                        |
| 10 - Manufacture of food products                                     | 302,664           | 310,369           | 168,192             | 11,798           | 345                          | 99,544             | 30,841                         |
| 11 - Manufacture of beverages                                         | 75,860            | 65,983            | 15,104              | 86               | 0                            | 37,153             | 34                             |
| 12 - Manufacture of tobacco products                                  | 52,618            | 26,336            | 16,981              | 93               | -                            | 2,670              | 16,892                         |
| 13 - Manufacture of textiles                                          | 236,879           | 212,932           | 124,882             | 13,308           | 1,796                        | 48,294             | 16,125                         |
| Preparation and spinning of textile fibres                            | 62,144            | 61,806            | 33,906              | 4,896            | 1,119                        | 18,142             | 3,080                          |
| Weaving of textiles                                                   | 31,753            | 25,381            | 14,772              | 1,085            | 267                          | 6,978              | 652                            |
| Finishing of textiles                                                 | 30,437            | 21,842            | 14,426              | 3,271            | 61                           | 2,925              | 556                            |
| Manufacture of knitted and crocheted fabrics                          | 17,267            | 15,919            | 8,350               | 1,525            | 28                           | 2,144              | 4,083                          |
| Manufacture of made-up textile articles, except apparel               | 36,126            | 32,831            | 21,279              | 2,440            | 49                           | 6,048              | 980                            |
| Manufacture of carpets and rugs                                       | 1,626             | 1,894             | 1,619               | 0                | -                            | 442                | 20                             |
| Manufacture of other textiles n.e.c.                                  | 57,525            | 53,259            | 30,530              | 90               | 273                          | 11,615             | 6,756                          |
| 14 - Manufacture of wearing apparel                                   | 75,261            | 69,569            | 37,624              | 1,644            | 267                          | 13,693             | 3,286                          |
| 15 - Manufacture of leather and related products                      | 28,223            | 23,286            | 14,517              | 323              | 77                           | 4,736              | 957                            |

## Deposit Holders and Type of Accounts

Banks (Million Rupees)

| Dec-24 P                                            |                                                    |                                                     |                                                        |                                                        |                                                            |                           |              |                   |
|-----------------------------------------------------|----------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------------|---------------------------|--------------|-------------------|
| Deposits                                            |                                                    |                                                     |                                                        |                                                        |                                                            |                           |              |                   |
| For 6 Months<br>and Over<br>but Less<br>Than 1 Year | For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3 Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5<br>Years | For<br>5 Years<br>and Over<br>but Less<br>Than 10<br>Years | For Ten Years<br>and Over | Sub<br>Total | Total<br>Deposits |
| 12,914                                              | 42,094                                             | 328                                                 | 1,400                                                  | 5                                                      | 3,136                                                      | 18                        | 81,235       | 888,649           |
| 927                                                 | 5,452                                              | 29                                                  | 321                                                    | -                                                      | 958                                                        | -                         | 8,232        | 89,741            |
| 1,498                                               | 2,672                                              | 1                                                   | 64                                                     | -                                                      | 260                                                        | -                         | 5,258        | 163,435           |
| 10,488                                              | 33,968                                             | 291                                                 | 1,015                                                  | 5                                                      | 1,919                                                      | 18                        | 67,737       | 635,339           |
| -                                                   | 2                                                  | 6                                                   | -                                                      | -                                                      | -                                                          | -                         | 8            | 133               |
| 429,910                                             | 2,183,347                                          | 59,385                                              | 85,924                                                 | 12,426                                                 | 237,538                                                    | 9,117                     | 4,205,743    | 28,926,304        |
| 67,705                                              | 845,882                                            | 47,498                                              | 49,529                                                 | 1,946                                                  | 85,520                                                     | 3,611                     | 1,300,116    | 4,296,510         |
| 38,521                                              | 452,173                                            | 47,252                                              | 9,821                                                  | 1,321                                                  | 50,847                                                     | -                         | 673,355      | 2,581,116         |
| 29,182                                              | 390,355                                            | 240                                                 | 39,608                                                 | 538                                                    | 34,469                                                     | 3,611                     | 580,967      | 1,506,660         |
| 2                                                   | 3,354                                              | 6                                                   | 100                                                    | 87                                                     | 205                                                        | -                         | 45,794       | 208,734           |
| 156,578                                             | 434,556                                            | -                                                   | 10,100                                                 | -                                                      | 18,781                                                     | -                         | 786,220      | 1,395,629         |
| -                                                   | 840                                                | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 870          | 1,308             |
| 2,073                                               | 10,462                                             | -                                                   | -                                                      | -                                                      | 31                                                         | -                         | 16,200       | 48,235            |
| 3,922                                               | 214,677                                            | -                                                   | -                                                      | -                                                      | 359                                                        | -                         | 265,360      | 505,343           |
| 3,211                                               | 39,567                                             | -                                                   | -                                                      | -                                                      | 1,304                                                      | -                         | 48,779       | 95,226            |
| 33,882                                              | 8,254                                              | -                                                   | -                                                      | -                                                      | 37                                                         | -                         | 122,932      | 207,242           |
| 105,087                                             | 124,495                                            | -                                                   | 10,100                                                 | -                                                      | 17,000                                                     | -                         | 256,979      | 312,972           |
| 2,850                                               | 4,283                                              | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 16,968       | 45,848            |
| 2                                                   | 6,996                                              | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 6,998        | 41,367            |
| 5,550                                               | 24,983                                             | -                                                   | -                                                      | -                                                      | 50                                                         | -                         | 51,135       | 138,088           |
| 10,667                                              | 15,519                                             | -                                                   | 3                                                      | 125                                                    | 162                                                        | -                         | 86,220       | 1,073,314         |
| 8,000                                               | 37                                                 | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 54,637       | 615,366           |
| 887                                                 | 1,530                                              | -                                                   | -                                                      | 125                                                    | 14                                                         | -                         | 10,076       | 146,317           |
| 1,160                                               | 5,190                                              | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 6,663        | 31,328            |
| 120                                                 | 7                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 275          | 127,679           |
| -                                                   | 2                                                  | -                                                   | 3                                                      | -                                                      | -                                                          | -                         | 891          | 6,167             |
| 500                                                 | 8,755                                              | -                                                   | -                                                      | -                                                      | 148                                                        | -                         | 13,679       | 146,457           |
| 77,635                                              | 162,154                                            | 770                                                 | 3,095                                                  | 718                                                    | 36,732                                                     | 52                        | 717,205      | 6,423,255         |
| 196                                                 | 5,339                                              | 39                                                  | 237                                                    | 23                                                     | 1,896                                                      | 35                        | 14,087       | 225,806           |
| 196                                                 | 5,325                                              | 39                                                  | 237                                                    | 23                                                     | 1,896                                                      | 35                        | 13,178       | 218,346           |
| 168                                                 | 2,774                                              | 23                                                  | 205                                                    | 22                                                     | 1,696                                                      | 34                        | 7,390        | 111,515           |
| 1                                                   | 474                                                | 1                                                   | 3                                                      | -                                                      | 14                                                         | -                         | 917          | 15,479            |
| 0                                                   | 510                                                | 7                                                   | 17                                                     | 1                                                      | 126                                                        | -                         | 1,437        | 33,283            |
| 15                                                  | 874                                                | 0                                                   | 4                                                      | -                                                      | 37                                                         | 1                         | 2,261        | 44,586            |
| 12                                                  | 692                                                | 8                                                   | 8                                                      | -                                                      | 23                                                         | 0                         | 1,165        | 13,332            |
| -                                                   | -                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 7            | 151               |
| -                                                   | 9                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 9            | 828               |
| -                                                   | 5                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 900          | 6,631             |
| 3,818                                               | 1,598                                              | 52                                                  | 72                                                     | 3                                                      | 361                                                        | -                         | 51,245       | 289,669           |
| 5                                                   | 9                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 14           | 110,999           |
| 3,470                                               | 1,378                                              | 52                                                  | 72                                                     | 3                                                      | 341                                                        | -                         | 45,380       | 137,138           |
| 324                                                 | 7                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 406          | 14,225            |
| 19                                                  | 189                                                | -                                                   | 0                                                      | -                                                      | 20                                                         | -                         | 5,249        | 26,261            |
| -                                                   | 15                                                 | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 195          | 1,046             |
| 47,041                                              | 38,161                                             | 202                                                 | 655                                                    | 608                                                    | 984                                                        | 0                         | 226,691      | 1,626,517         |
| 1,457                                               | 9,002                                              | 12                                                  | 132                                                    | -                                                      | 251                                                        | -                         | 41,694       | 321,573           |
| 100                                                 | 73                                                 | -                                                   | 1                                                      | -                                                      | -                                                          | -                         | 208          | 52,550            |
| -                                                   | 4                                                  | 0                                                   | -                                                      | -                                                      | -                                                          | -                         | 16,896       | 36,640            |
| 1,956                                               | 7,897                                              | 136                                                 | 292                                                    | -                                                      | 171                                                        | -                         | 26,576       | 214,856           |
| 1,420                                               | 3,837                                              | 24                                                  | 4                                                      | -                                                      | 30                                                         | -                         | 8,394        | 66,456            |
| 127                                                 | 415                                                | 100                                                 | 3                                                      | -                                                      | 6                                                          | -                         | 1,303        | 24,405            |
| 19                                                  | 186                                                | 1                                                   | 1                                                      | -                                                      | 1                                                          | -                         | 765          | 21,447            |
| 20                                                  | 869                                                | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 4,972        | 17,019            |
| 191                                                 | 922                                                | 4                                                   | 284                                                    | -                                                      | 132                                                        | -                         | 2,513        | 32,329            |
| -                                                   | 1                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 21           | 2,083             |
| 180                                                 | 1,666                                              | 6                                                   | -                                                      | -                                                      | 1                                                          | -                         | 8,608        | 51,117            |
| 282                                                 | 3,177                                              | 0                                                   | 30                                                     | -                                                      | 22                                                         | -                         | 6,797        | 60,025            |
| 79                                                  | 1,593                                              | 7                                                   | 4                                                      | -                                                      | 33                                                         | -                         | 2,673        | 22,325            |
| -                                                   | -                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | -            | -                 |

## 2.2 Deposits Distributed by Category of

| Category<br>of<br>Deposit Holder                                                                                           | All               |                   |                     |                  |                              |                    |                                |
|----------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|--------------------------------|
|                                                                                                                            | Dec-23            | Sep-24            | Dec-24 P            |                  |                              |                    |                                |
|                                                                                                                            | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Fixed<br>Less Than<br>6 Months |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                | 6,197             | 5,471             | 3,530               | 5                | 46                           | 751                | 74                             |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                        | 3,755             | 3,561             | 2,367               | 0                | 0                            | 196                | -                              |
| Manufacture of footwear                                                                                                    | 18,270            | 14,254            | 8,620               | 318              | 30                           | 3,789              | 883                            |
| a. Leather wear                                                                                                            | 15,746            | 11,750            | 6,770               | 122              | 30                           | 3,540              | 850                            |
| b. Rubber and Plastic wear                                                                                                 | 2,524             | 2,504             | 1,850               | 196              | 0                            | 249                | 33                             |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting | 3,395             | 2,693             | 3,293               | 8                | 3                            | 573                | 4                              |
| 17 - Manufacture of paper and paper products                                                                               | 10,157            | 11,457            | 7,058               | 389              | 23                           | 1,910              | 579                            |
| 18 - Printing and reproduction of recorded media                                                                           | 21,597            | 21,169            | 15,132              | 243              | 0                            | 2,801              | 820                            |
| Printing and other service activities related to printing                                                                  | 20,401            | 19,825            | 14,706              | 236              | 0                            | 2,733              | 601                            |
| Reproduction of recorded media                                                                                             | 1,196             | 1,344             | 426                 | 7                | -                            | 69                 | 219                            |
| 19 - Manufacture of coke and refined petroleum products                                                                    | 171,252           | 156,229           | 30,364              | 1,730            | 194                          | 84,217             | 14,900                         |
| 20 - Manufacture of chemicals and chemical products                                                                        | 218,488           | 140,054           | 59,645              | 10,090           | 639                          | 62,825             | 15,403                         |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                          | 69,760            | 80,417            | 32,391              | 1,438            | 18                           | 33,788             | 10,577                         |
| 22 - Manufacture of rubber and plastics products                                                                           | 24,447            | 23,310            | 19,597              | 930              | 35                           | 6,692              | 1,515                          |
| 23 - Manufacture of other non-metallic mineral products                                                                    | 29,820            | 34,885            | 16,572              | 2,023            | 94                           | 15,613             | 2,127                          |
| 24 - Manufacture of basic metals                                                                                           | 50,365            | 46,200            | 27,829              | 2,893            | 102                          | 12,010             | 3,004                          |
| 25 - Manufacture of fabricated metal products, except machinery and equipment                                              | 12,866            | 8,928             | 7,834               | 189              | 115                          | 6,615              | 575                            |
| 26 - Manufacture of computer, electronic and optical products                                                              | 27,818            | 36,988            | 18,615              | 981              | 1                            | 3,434              | 2,048                          |
| 27 - Manufacture of electrical equipment                                                                                   | 58,783            | 67,399            | 26,305              | 1,769            | 17                           | 16,538             | 8,958                          |
| 28 - Manufacture of machinery and equipment                                                                                | 56,270            | 62,504            | 14,936              | 1,077            | 5                            | 5,233              | 1,320                          |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                             | 97,318            | 72,402            | 19,435              | 4,742            | 1                            | 48,624             | 4,377                          |
| 30 - Manufacture of other transport equipment                                                                              | 13,966            | 14,644            | 7,549               | 63               | 6                            | 5,201              | 1,192                          |
| 31 - Manufacture of furniture                                                                                              | 3,280             | 3,531             | 2,840               | 36               | 0                            | 510                | 28                             |
| 32 - Other manufacturing                                                                                                   | 141,692           | 151,743           | 84,997              | 5,450            | 285                          | 45,479             | 3,439                          |
| Manufacture of jewellery and related articles                                                                              | 3,661             | 4,132             | 2,234               | 93               | -                            | 1,815              | 244                            |
| Manufacture of imitation jewellery and related articles                                                                    | 195               | 228               | 280                 | 5                | -                            | 24                 | 7                              |
| Manufacture of musical instruments                                                                                         | 3,140             | 4,107             | 2,608               | 221              | -                            | 731                | 41                             |
| Manufacture of sports goods                                                                                                | 38,223            | 40,785            | 27,661              | 85               | 185                          | 10,961             | 1,034                          |
| Manufacture of games and toys                                                                                              | 136               | 205               | 70                  | -                | -                            | 126                | -                              |
| Manufacture of medical and dental instruments and supplies                                                                 | 11,696            | 13,260            | 9,136               | 232              | 65                           | 2,201              | 657                            |
| Manufacture of Handicrafts                                                                                                 | 733               | 779               | 443                 | 11               | 17                           | 217                | 3                              |
| Other manufacturing n.e.c.                                                                                                 | 83,908            | 88,246            | 42,566              | 4,803            | 19                           | 29,403             | 1,454                          |
| 33 - Repair and installation of machinery and equipment                                                                    | 3,986             | 4,488             | 3,359               | 765              | -                            | 531                | 39                             |
| D. Electricity, gas, steam and air conditioning supply                                                                     | 476,786           | 763,478           | 80,588              | 3,082            | 32                           | 558,739            | 23,249                         |
| Electric power generation, transmission and distribution                                                                   | 430,230           | 682,288           | 74,410              | 2,934            | 32                           | 528,778            | 22,983                         |
| a) Hydal                                                                                                                   | 33,641            | 30,214            | 8,467               | 60               | 0                            | 16,322             | 9,965                          |
| b) Thermal                                                                                                                 | 28,589            | 19,209            | 2,714               | 3                | 0                            | 6,641              | 393                            |
| c) Coal Based                                                                                                              | 134,875           | 278,581           | 2,408               | 1,586            | 0                            | 277,655            | 250                            |
| d) Wind                                                                                                                    | 19,432            | 18,423            | 2,380               | -                | -                            | 5,659              | 8,982                          |
| e) Solar                                                                                                                   | 12,558            | 12,236            | 5,108               | 16               | 1                            | 10,472             | 1,116                          |
| f) Other                                                                                                                   | 201,135           | 323,626           | 53,332              | 1,269            | 31                           | 212,029            | 2,278                          |
| Manufacture of gas; distribution of gaseous fuels through mains                                                            | 45,669            | 79,824            | 4,887               | 100              | 0                            | 29,620             | 16                             |
| Steam and air conditioning supply                                                                                          | 887               | 1,366             | 1,291               | 48               | -                            | 340                | 250                            |
| E. Water supply; sewerage, waste management and remediation activities                                                     | 24,056            | 14,835            | 5,473               | 722              | -                            | 2,129              | 201                            |
| 36 - Water collection, treatment and supply                                                                                | 1,092             | 1,376             | 1,054               | 12               | -                            | 160                | 2                              |
| 37 - Sewerage                                                                                                              | 977               | 1,510             | 981                 | 0                | -                            | 47                 | -                              |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                               | 20,160            | 10,703            | 3,273               | 706              | -                            | 1,762              | 29                             |
| 39 - Remediation activities and other waste management                                                                     | 1,826             | 1,246             | 166                 | 5                | -                            | 160                | 170                            |
| F. Construction                                                                                                            | 411,331           | 424,118           | 156,934             | 19,183           | 169                          | 185,557            | 22,763                         |
| 41 - Construction of buildings                                                                                             | 186,547           | 182,578           | 83,642              | 9,852            | 12                           | 60,775             | 9,219                          |
| 42 - Civil engineering                                                                                                     | 175,615           | 189,611           | 49,774              | 7,075            | 144                          | 107,480            | 12,880                         |
| 43 - Specialized construction activities                                                                                   | 49,170            | 51,929            | 23,518              | 2,257            | 13                           | 17,302             | 664                            |

## Deposit Holders and Type of Accounts

Banks (Million Rupees)

| Dec-24 P                                            |                                                    |                                                     |                                                        |                                                        |                                                            |                           |              |                   |
|-----------------------------------------------------|----------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------------|---------------------------|--------------|-------------------|
| Deposits                                            |                                                    |                                                     |                                                        |                                                        |                                                            |                           |              |                   |
| For 6 Months<br>and Over<br>but Less<br>Than 1 Year | For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3 Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5<br>Years | For<br>5 Years<br>and Over<br>but Less<br>Than 10<br>Years | For Ten Years<br>and Over | Sub<br>Total | Total<br>Deposits |
| -                                                   | 737                                                | -                                                   | -                                                      | -                                                      | 3                                                          | -                         | 814          | 5,145             |
| 71                                                  | 359                                                | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 430          | 2,994             |
| 8                                                   | 496                                                | 7                                                   | 4                                                      | -                                                      | 31                                                         | -                         | 1,429        | 14,186            |
| 8                                                   | 480                                                | 7                                                   | 4                                                      | -                                                      | 31                                                         | -                         | 1,380        | 11,842            |
| -                                                   | 16                                                 | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 49           | 2,344             |
| 26                                                  | 8                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 38           | 3,914             |
| 15                                                  | 109                                                | -                                                   | 10                                                     | -                                                      | 2                                                          | -                         | 715          | 10,095            |
| 80                                                  | 534                                                | 2                                                   | -                                                      | -                                                      | 1                                                          | -                         | 1,438        | 19,613            |
| 80                                                  | 480                                                | 2                                                   | -                                                      | -                                                      | 1                                                          | -                         | 1,165        | 18,840            |
| -                                                   | 54                                                 | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 273          | 774               |
| 38,211                                              | 923                                                | 19                                                  | 40                                                     | -                                                      | 223                                                        | -                         | 54,316       | 170,821           |
| 792                                                 | 2,925                                              | 0                                                   | 67                                                     | 8                                                      | 203                                                        | -                         | 19,398       | 152,597           |
| 115                                                 | 295                                                | 4                                                   | 4                                                      | -                                                      | 26                                                         | -                         | 11,020       | 78,656            |
| 97                                                  | 825                                                | -                                                   | 11                                                     | -                                                      | 1                                                          | -                         | 2,449        | 29,702            |
| 1,788                                               | 1,957                                              | -                                                   | 41                                                     | -                                                      | 13                                                         | -                         | 5,926        | 40,227            |
| 49                                                  | 1,183                                              | 0                                                   | 13                                                     | -                                                      | 1                                                          | -                         | 4,250        | 47,085            |
| 7                                                   | 187                                                | 14                                                  | 1                                                      | 0                                                      | 4                                                          | -                         | 788          | 15,540            |
| -                                                   | 2,120                                              | 0                                                   | 1                                                      | -                                                      | -                                                          | -                         | 4,169        | 27,200            |
| 288                                                 | 697                                                | 3                                                   | 4                                                      | -                                                      | 17                                                         | -                         | 9,967        | 54,598            |
| 118                                                 | 1,408                                              | 3                                                   | 0                                                      | -                                                      | -                                                          | -                         | 2,849        | 24,100            |
| 15                                                  | 332                                                | -                                                   | 3                                                      | -                                                      | 10                                                         | -                         | 4,737        | 77,538            |
| 1                                                   | 134                                                | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 1,326        | 14,145            |
| -                                                   | 7                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 35           | 3,421             |
| 1,564                                               | 2,709                                              | 3                                                   | 2                                                      | 600                                                    | 5                                                          | 0                         | 8,322        | 144,534           |
| 28                                                  | 95                                                 | -                                                   | 0                                                      | -                                                      | -                                                          | -                         | 367          | 4,509             |
| 2                                                   | 35                                                 | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 44           | 352               |
| -                                                   | 3                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 44           | 3,604             |
| 305                                                 | 9                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 1,347        | 40,240            |
| -                                                   | -                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | -            | 197               |
| 20                                                  | 271                                                | -                                                   | -                                                      | -                                                      | 0                                                          | -                         | 948          | 12,582            |
| -                                                   | 46                                                 | 1                                                   | 0                                                      | -                                                      | -                                                          | -                         | 50           | 738               |
| 1,210                                               | 2,250                                              | 2                                                   | 1                                                      | 600                                                    | 5                                                          | 0                         | 5,522        | 82,313            |
| 4                                                   | 63                                                 | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 105          | 4,760             |
| 7,219                                               | 7,232                                              | 125                                                 | 1,235                                                  | 1                                                      | 20,307                                                     | -                         | 59,367       | 701,807           |
| 5,378                                               | 7,144                                              | 124                                                 | 1,235                                                  | 1                                                      | 20,291                                                     | -                         | 57,155       | 663,308           |
| 16                                                  | 3,395                                              | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 13,376       | 38,225            |
| -                                                   | 85                                                 | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 478          | 9,835             |
| -                                                   | -                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 250          | 281,900           |
| -                                                   | 2                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 8,984        | 17,024            |
| -                                                   | 180                                                | 0                                                   | -                                                      | 1                                                      | -                                                          | -                         | 1,297        | 16,894            |
| 5,361                                               | 3,482                                              | 124                                                 | 1,235                                                  | -                                                      | 20,291                                                     | -                         | 32,771       | 299,430           |
| 1,841                                               | 73                                                 | 1                                                   | -                                                      | -                                                      | 16                                                         | -                         | 1,947        | 36,555            |
| -                                                   | 15                                                 | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 265          | 1,943             |
| -                                                   | 220                                                | -                                                   | 1                                                      | -                                                      | -                                                          | -                         | 423          | 8,747             |
| -                                                   | 110                                                | -                                                   | 1                                                      | -                                                      | -                                                          | -                         | 113          | 1,338             |
| -                                                   | 9                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 9            | 1,037             |
| -                                                   | 95                                                 | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 124          | 5,864             |
| -                                                   | 6                                                  | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 176          | 507               |
| 1,717                                               | 9,091                                              | 24                                                  | 110                                                    | 75                                                     | 41                                                         | 2                         | 33,823       | 395,666           |
| 1,141                                               | 5,471                                              | 1                                                   | 5                                                      | 75                                                     | 9                                                          | -                         | 15,921       | 170,201           |
| 367                                                 | 2,735                                              | 23                                                  | 81                                                     | -                                                      | 5                                                          | 0                         | 16,090       | 180,562           |
| 209                                                 | 885                                                | -                                                   | 24                                                     | -                                                      | 27                                                         | 2                         | 1,812        | 44,903            |

## 2.2 Deposits Distributed by Category of

| Category<br>of<br>Deposit Holder                                                                                | All               |                   |                     |                  |                              |                    |                       |
|-----------------------------------------------------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|
|                                                                                                                 | Dec-23            | Sep-24            | Dec-24 P            |                  |                              |                    | Fixed                 |
|                                                                                                                 | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 1,083,489         | 1,223,450         | 790,535             | 28,025           | 1,328                        | 335,109            | 46,501                |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 54,948            | 66,119            | 38,286              | 1,220            | 8                            | 17,790             | 2,278                 |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 375,637           | 414,576           | 260,945             | 16,275           | 478                          | 80,996             | 26,619                |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 652,904           | 742,755           | 491,304             | 10,530           | 842                          | 236,323            | 17,604                |
| H. Transportation and storage                                                                                   | 450,425           | 443,065           | 183,146             | 4,287            | 17                           | 166,084            | 48,118                |
| 49 - Land transport and transport via pipelines                                                                 | 50,613            | 51,516            | 33,597              | 1,256            | 3                            | 15,241             | 321                   |
| 50 - Water transport                                                                                            | 74,190            | 60,932            | 28,990              | 132              | 13                           | 26,848             | 16,319                |
| 51 - Air transport                                                                                              | 167,472           | 190,932           | 69,082              | 60               | -                            | 65,832             | 15,669                |
| 52 - Warehousing and support activities for transportation                                                      | 140,843           | 129,719           | 45,007              | 2,671            | 1                            | 54,972             | 15,776                |
| 53 - Courier activities other than national post activities                                                     | 17,308            | 9,966             | 6,470               | 169              | -                            | 3,192              | 33                    |
| I. Accommodation and food service activities                                                                    | 32,479            | 40,053            | 21,437              | 970              | 30                           | 20,599             | 2,058                 |
| 55 - Accommodation                                                                                              | 11,050            | 12,195            | 5,205               | 713              | 14                           | 6,405              | 861                   |
| 56 - Food and beverage service activities                                                                       | 21,429            | 27,858            | 16,232              | 257              | 16                           | 14,194             | 1,197                 |
| J. Information and communication                                                                                | 227,154           | 255,760           | 135,100             | 1,605            | 3,069                        | 98,841             | 12,012                |
| 58 - Publishing activities                                                                                      | 25,876            | 28,934            | 19,487              | 282              | 45                           | 4,866              | 2,129                 |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 681               | 1,541             | 949                 | 90               | -                            | 300                | 25                    |
| 60 - Programming and broadcasting activities                                                                    | 2,291             | 2,689             | 1,361               | 7                | 170                          | 421                | 13                    |
| 61 - Telecommunications                                                                                         | 93,242            | 116,801           | 36,578              | 217              | 888                          | 47,520             | 7,078                 |
| 62 - Computer programming, consultancy and related activities                                                   | 73,939            | 78,075            | 51,081              | 695              | 962                          | 40,034             | 2,500                 |
| 63 - Information service activities                                                                             | 31,125            | 27,720            | 25,645              | 314              | 1,005                        | 5,700              | 268                   |
| K. Real estate activities                                                                                       | 186,272           | 160,573           | 65,994              | 8,505            | 105                          | 59,004             | 10,713                |
| L. Professional, scientific and technical activities                                                            | 172,934           | 156,161           | 77,274              | 1,973            | 415                          | 66,581             | 14,597                |
| 69 - Legal and accounting activities                                                                            | 42,795            | 21,187            | 9,075               | 593              | 83                           | 10,722             | 773                   |
| 70 - Activities of head offices; management consultancy                                                         | 16,993            | 13,615            | 6,011               | 93               | 51                           | 1,809              | 6,913                 |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 27,439            | 23,203            | 16,251              | 654              | -                            | 6,128              | 3,375                 |
| 72 - Scientific research and development                                                                        | 8,809             | 10,517            | 3,274               | 154              | 0                            | 1,083              | 1,393                 |
| 73 - Advertising and market research                                                                            | 14,016            | 17,185            | 8,777               | 152              | 268                          | 8,497              | 514                   |
| 74 - Other professional, scientific and technical activities                                                    | 61,307            | 68,716            | 32,615              | 321              | 12                           | 37,905             | 1,605                 |
| 75 - Veterinary activities                                                                                      | 1,576             | 1,738             | 1,271               | 6                | -                            | 436                | 23                    |
| M. Administrative and support service activities                                                                | 125,687           | 131,264           | 76,731              | 3,264            | 3                            | 36,916             | 2,117                 |
| 77 - Rental and leasing activities                                                                              | 4,094             | 5,069             | 3,041               | 70               | -                            | 1,432              | 197                   |
| 78 - Employment activities                                                                                      | 1,614             | 2,638             | 1,457               | 13               | -                            | 1,040              | 2                     |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 26,189            | 30,651            | 19,119              | 1,102            | 1                            | 6,571              | 287                   |
| 80 - Security and investigation activities                                                                      | 4,675             | 4,318             | 2,475               | 426              | -                            | 2,036              | 27                    |
| 81 - Services to buildings and landscape activities                                                             | 4,385             | 5,167             | 3,376               | 523              | 0                            | 817                | 287                   |
| 82 - Office administrative, office support and other business support activities                                | 84,730            | 83,422            | 47,265              | 1,130            | 2                            | 25,021             | 1,317                 |
| N. Education                                                                                                    | 116,677           | 133,533           | 37,049              | 4,977            | 80                           | 55,662             | 5,359                 |
| O. Human health and social work activities                                                                      | 83,019            | 99,964            | 30,263              | 2,224            | 0                            | 34,223             | 16,466                |
| 86 - Human health activities                                                                                    | 64,889            | 75,776            | 24,754              | 1,968            | 0                            | 24,535             | 14,646                |
| 87 - Residential care activities                                                                                | 821               | 864               | 531                 | 10               | -                            | 336                | 147                   |
| 88 - Social work activities with and without accommodation                                                      | 17,308            | 23,324            | 4,978               | 247              | -                            | 9,352              | 1,673                 |
| P. Arts, entertainment and recreation                                                                           | 3,474             | 2,944             | 1,317               | 9                | 0                            | 749                | 687                   |
| Q. Other service activities                                                                                     | 572,533           | 595,338           | 297,615             | 15,429           | 2,107                        | 174,822            | 40,508                |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | 682,576           | 715,257           | 119,156             | 11,543           | 41                           | 290,633            | 80,148                |
| A. Private Trusts and Non-profit Organizations                                                                  | 480,702           | 504,734           | 60,024              | 10,377           | 39                           | 209,412            | 62,465                |
| B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | 201,873           | 210,524           | 59,131              | 1,166            | 2                            | 81,220             | 17,682                |
| VI. PERSONAL                                                                                                    | 12,835,683        | 14,802,432        | 6,352,163           | 63,291           | 35,907                       | 7,480,058          | 247,141               |
| A. Salaried persons                                                                                             | 3,738,340         | 4,366,271         | 2,021,320           | 6,329            | 1,158                        | 2,247,132          | 64,699                |
| B. Self employed                                                                                                | 5,371,735         | 6,134,264         | 2,801,597           | 46,945           | 10,177                       | 2,933,365          | 89,816                |
| C. Other Personal                                                                                               | 3,725,608         | 4,301,897         | 1,529,246           | 10,016           | 24,571                       | 2,299,561          | 92,625                |
| VII. OTHER                                                                                                      | 77,243            | 80,417            | 30,435              | 16,034           | 5,502                        | 16,851             | 382                   |
| Total                                                                                                           | 27,297,683        | 30,596,245        | 10,521,653          | 380,729          | 917,726                      | 13,707,866         | 1,209,436             |

## Deposit Holders and Type of Accounts

Banks (Million Rupees)

| Dec-24 P                                            |                                                    |                                                     |                                                        |                                                        |                                                            |                           |              |                   |
|-----------------------------------------------------|----------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------------|---------------------------|--------------|-------------------|
| Deposits                                            |                                                    |                                                     |                                                        |                                                        |                                                            |                           |              |                   |
| For 6 Months<br>and Over<br>but Less<br>Than 1 Year | For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3 Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5<br>Years | For<br>5 Years<br>and Over<br>but Less<br>Than 10<br>Years | For Ten Years<br>and Over | Sub<br>Total | Total<br>Deposits |
| 2,844                                               | 23,181                                             | 104                                                 | 198                                                    | 4                                                      | 509                                                        | 3                         | 73,344       | 1,228,341         |
| 107                                                 | 921                                                | 1                                                   | 23                                                     | 2                                                      | 8                                                          | -                         | 3,338        | 60,641            |
| 1,829                                               | 8,209                                              | 43                                                  | 21                                                     | 2                                                      | 82                                                         | -                         | 36,804       | 395,499           |
| 908                                                 | 14,052                                             | 59                                                  | 154                                                    | 1                                                      | 420                                                        | 3                         | 33,201       | 772,200           |
| 2,781                                               | 2,950                                              | 49                                                  | 10                                                     | 0                                                      | 12                                                         | -                         | 53,920       | 407,454           |
| 4                                                   | 968                                                | 31                                                  | 3                                                      | -                                                      | 6                                                          | -                         | 1,333        | 51,428            |
| -                                                   | 450                                                | -                                                   | -                                                      | -                                                      | 1                                                          | -                         | 16,770       | 72,754            |
| 2,030                                               | 93                                                 | 0                                                   | 1                                                      | 0                                                      | 3                                                          | -                         | 17,796       | 152,769           |
| 747                                                 | 1,376                                              | 18                                                  | 5                                                      | -                                                      | 2                                                          | -                         | 17,925       | 120,576           |
| -                                                   | 62                                                 | -                                                   | 1                                                      | -                                                      | -                                                          | -                         | 97           | 9,927             |
| 72                                                  | 684                                                | 0                                                   | 2                                                      | -                                                      | 7                                                          | -                         | 2,824        | 45,861            |
| 17                                                  | 207                                                | 0                                                   | 2                                                      | -                                                      | 0                                                          | -                         | 1,088        | 13,425            |
| 55                                                  | 477                                                | -                                                   | -                                                      | -                                                      | 7                                                          | -                         | 1,736        | 32,435            |
| 401                                                 | 19,410                                             | 8                                                   | 37                                                     | 2                                                      | 68                                                         | -                         | 31,938       | 270,554           |
| 5                                                   | 1,378                                              | -                                                   | 5                                                      | -                                                      | 1                                                          | -                         | 3,516        | 28,196            |
| 62                                                  | 141                                                | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 228          | 1,567             |
| -                                                   | 202                                                | -                                                   | -                                                      | -                                                      | 0                                                          | -                         | 214          | 2,173             |
| 227                                                 | 17,054                                             | 0                                                   | 6                                                      | -                                                      | 4                                                          | -                         | 24,369       | 109,571           |
| 80                                                  | 398                                                | 8                                                   | 1                                                      | -                                                      | 60                                                         | -                         | 3,046        | 95,818            |
| 28                                                  | 238                                                | -                                                   | 25                                                     | 2                                                      | 4                                                          | -                         | 565          | 33,228            |
| 276                                                 | 3,072                                              | 5                                                   | 15                                                     | 2                                                      | 49                                                         | -                         | 14,131       | 147,739           |
| 960                                                 | 2,336                                              | 33                                                  | 69                                                     | -                                                      | 1,945                                                      | 5                         | 19,944       | 166,186           |
| 62                                                  | 313                                                | 2                                                   | 6                                                      | -                                                      | 26                                                         | 5                         | 1,187        | 21,661            |
| 17                                                  | 79                                                 | -                                                   | -                                                      | -                                                      | 7                                                          | -                         | 7,015        | 14,979            |
| 33                                                  | 406                                                | 1                                                   | 2                                                      | -                                                      | 0                                                          | -                         | 3,819        | 26,851            |
| 209                                                 | 44                                                 | 8                                                   | -                                                      | -                                                      | -                                                          | -                         | 1,654        | 6,165             |
| 35                                                  | 262                                                | -                                                   | -                                                      | -                                                      | 4                                                          | -                         | 814          | 18,509            |
| 404                                                 | 1,199                                              | 22                                                  | 61                                                     | -                                                      | 1,908                                                      | -                         | 5,198        | 76,051            |
| 200                                                 | 33                                                 | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 257          | 1,970             |
| 271                                                 | 4,414                                              | 23                                                  | 41                                                     | 1                                                      | 72                                                         | 1                         | 6,939        | 123,853           |
| -                                                   | 103                                                | -                                                   | -                                                      | -                                                      | 2                                                          | -                         | 301          | 4,843             |
| -                                                   | 159                                                | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 161          | 2,670             |
| 34                                                  | 426                                                | 15                                                  | 37                                                     | 1                                                      | 54                                                         | 0                         | 854          | 27,646            |
| 25                                                  | 32                                                 | -                                                   | 0                                                      | -                                                      | -                                                          | -                         | 85           | 5,021             |
| -                                                   | 195                                                | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 481          | 5,197             |
| 213                                                 | 3,499                                              | 8                                                   | 4                                                      | -                                                      | 17                                                         | 0                         | 5,058        | 78,475            |
| 2,769                                               | 10,819                                             | 7                                                   | 118                                                    | -                                                      | 58                                                         | 1                         | 19,129       | 116,897           |
| 5,274                                               | 12,345                                             | 50                                                  | 144                                                    | -                                                      | 425                                                        | 2                         | 34,706       | 101,417           |
| 2,533                                               | 10,568                                             | 26                                                  | 124                                                    | -                                                      | 101                                                        | 2                         | 27,999       | 79,255            |
| 3                                                   | 39                                                 | -                                                   | -                                                      | -                                                      | -                                                          | -                         | 188          | 1,066             |
| 2,739                                               | 1,739                                              | 24                                                  | 20                                                     | -                                                      | 324                                                        | -                         | 6,519        | 21,096            |
| 7                                                   | 188                                                | -                                                   | 5                                                      | -                                                      | -                                                          | -                         | 887          | 2,962             |
| 1,988                                               | 21,113                                             | 50                                                  | 146                                                    | 1                                                      | 9,998                                                      | 3                         | 73,807       | 563,780           |
| 24,464                                              | 171,188                                            | 413                                                 | 7,224                                                  | 239                                                    | 2,589                                                      | 3                         | 286,268      | 707,641           |
| 19,369                                              | 131,187                                            | 57                                                  | 6,249                                                  | 218                                                    | 1,908                                                      | -                         | 221,453      | 501,306           |
| 5,094                                               | 40,001                                             | 356                                                 | 976                                                    | 21                                                     | 681                                                        | 3                         | 64,815       | 206,334           |
| 92,862                                              | 553,555                                            | 10,701                                              | 15,968                                                 | 9,396                                                  | 93,506                                                     | 5,451                     | 1,028,580    | 14,959,998        |
| 13,204                                              | 124,664                                            | 876                                                 | 3,433                                                  | 367                                                    | 14,593                                                     | 990                       | 222,825      | 4,498,765         |
| 33,395                                              | 218,950                                            | 1,831                                               | 5,742                                                  | 1,577                                                  | 21,271                                                     | 2,398                     | 374,980      | 6,167,065         |
| 46,263                                              | 209,941                                            | 7,995                                               | 6,793                                                  | 7,453                                                  | 57,641                                                     | 2,064                     | 430,774      | 4,294,168         |
| 0                                                   | 493                                                | 4                                                   | 4                                                      | 3                                                      | 249                                                        | 1                         | 1,135        | 69,958            |
| 442,824                                             | 2,225,441                                          | 59,713                                              | 87,323                                                 | 12,431                                                 | 240,675                                                    | 9,135                     | 4,286,979    | 29,814,953        |

## 2.2.1 Deposits Distributed by Category of

### Public Sector

| Category<br>of<br>Deposit Holder                                      | Dec-23            | Sep-24            | Dec-24 P            |                  |                              |                    |                       | Fixed |
|-----------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|-------|
|                                                                       | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months |       |
| 1. FOREIGN CONSTITUENTS                                               | 27,488            | 32,405            | 12,153              | 194              | 0                            | 17,293             | 576                   |       |
| 1) Official                                                           | 2,781             | 3,183             | 2,852               | -                | -                            | 742                | -                     |       |
| 2) Business                                                           | 2,974             | 2,294             | 1,274               | -                | -                            | 423                | -                     |       |
| 3) Personal                                                           | 21,733            | 26,928            | 8,027               | 194              | 0                            | 16,128             | 576                   |       |
| 4) Trust Funds and Non Profit Organizations                           | -                 | -                 | -                   | -                | -                            | -                  | -                     |       |
| 2. DOMESTIC CONSTITUENTS                                              | 5,234,819         | 5,794,086         | 1,347,087           | 54,516           | 894,229                      | 2,267,389          | 278,859               |       |
| I. GOVERNMENT                                                         | 2,192,454         | 2,555,250         | 371,600             | 7,191            | 734,208                      | 759,191            | 142,643               |       |
| A. Federal Government                                                 | 1,163,082         | 1,315,922         | 264,505             | 111              | 559,073                      | 207,180            | 24,837                |       |
| B. Provincial Governments                                             | 862,995           | 1,053,796         | 73,020              | 7,080            | 174,796                      | 428,779            | 75,767                |       |
| C. Local Bodies                                                       | 166,377           | 185,533           | 34,076              | 1                | 338                          | 123,231            | 42,039                |       |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES                           | 597,849           | 582,109           | 43,241              | 41               | 106,610                      | 62,151             | 97,198                |       |
| Agriculture, hunting and forestry                                     | 795               | 782               | 9                   | 0                | -                            | 426                | 30                    |       |
| Services                                                              | 7,570             | 5,814             | 263                 | 9                | 211                          | 2,805              | 915                   |       |
| Utilities                                                             | 214,022           | 246,114           | 37,776              | 29               | 44,042                       | 27,223             | 22,503                |       |
| Transport, storage and communications                                 | 36,891            | 40,961            | 522                 | 0                | 12,115                       | 4,179              | 4,697                 |       |
| Manufacturing                                                         | 131,519           | 21,787            | 1,650               | -                | 7,012                        | 6,163              | 38,715                |       |
| Mining and Quarrying                                                  | 92,742            | 146,309           | 1,808               | -                | 15,121                       | 2,788              | -                     |       |
| Construction                                                          | 35,803            | 20,295            | 3                   | -                | 21,348                       | 5,010              | 9,834                 |       |
| Commerce and Trade                                                    | 5,526             | 4,372             | 628                 | -                | 1,903                        | 3,292              | -                     |       |
| Others                                                                | 72,983            | 95,676            | 582                 | 1                | 4,857                        | 10,264             | 20,503                |       |
| III. NON-BANK FINANCIAL INSTITUTIONS                                  | 99,889            | 67,438            | 4,160               | -                | 8,656                        | 44,112             | 5,337                 |       |
| Mutual Funds and AMCs                                                 | 40,347            | 17,703.40         | 1                   | -                | 7,709                        | 21,482             | -                     |       |
| Insurance & Pension Funds                                             | 44,388            | 30,742.57         | 311                 | -                | 865                          | 11,406             | 4,279                 |       |
| MFIs and DFIs                                                         | 2,496             | 4,570.98          | 79                  | -                | 36                           | 4,645              | -                     |       |
| Stock Exchange & Brokerage Houses                                     | 1,706             | 322.50            | 408                 | -                | 0                            | 816                | -                     |       |
| Modarabas                                                             | 444               | 608.05            | 22                  | -                | 0                            | 137                | 441                   |       |
| Other NBFIs                                                           | 10,508.54         | 13,490.25         | 3,339.05            | -                | 46.57                        | 5,627.00           | 616.98                |       |
| IV. PRIVATE SECTOR (BUSINESS)                                         | 620,508           | 615,695           | 257,600             | 27,149           | 3,755                        | 311,644            | 20,868                |       |
| A. Agriculture, forestry and fishing                                  | 76,583            | 75,437            | 29,721              | 1,114            | 62                           | 50,760             | 385                   |       |
| 1. Crop and animal production, hunting and related service activities | 76,477            | 75,396            | 29,673              | 1,113            | 62                           | 50,750             | 385                   |       |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 57,249            | 55,622            | 20,598              | 860              | 33                           | 38,216             | 243                   |       |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 1,475             | 1,356             | 752                 | 0                | 0                            | 836                | 1                     |       |
| Growing of other fruits, vegetables and crops                         | 8,998             | 10,279            | 3,866               | 100              | 11                           | 7,745              | 131                   |       |
| Raising of livestock and other related activities                     | 7,561             | 6,995             | 3,626               | 151              | 17                           | 3,444              | 2                     |       |
| Other agricultural support activities                                 | 1,194             | 1,143             | 823                 | 1                | 0                            | 510                | 8                     |       |
| Hunting, trapping and related service activities                      | 0                 | 0                 | 8                   | -                | -                            | -                  | -                     |       |
| 02 - Forestry and logging                                             | 18                | 3                 | 15                  | 1                | -                            | 1                  | -                     |       |
| 03 - Fishing and aquaculture                                          | 88                | 38                | 34                  | -                | -                            | 9                  | -                     |       |
| B. Mining and quarrying                                               | 4,452             | 2,191             | 1,063               | 10               | 12                           | 1,195              | -                     |       |
| 05 - Mining of coal and lignite                                       | 456               | 520               | 196                 | -                | -                            | 237                | -                     |       |
| 06 - Extraction of crude petroleum and natural gas                    | 3,449             | 1,004             | 241                 | 0                | 12                           | 507                | -                     |       |
| 07 - Mining of metal ores                                             | 133               | 144               | 134                 | 0                | -                            | 5                  | -                     |       |
| 08-Other mining and quarrying                                         | 358               | 495               | 488                 | 10               | -                            | 419                | -                     |       |
| 09 - Mining support service activities                                | 55                | 27                | 5                   | 0                | -                            | 28                 | -                     |       |
| C. Manufacturing                                                      | 114,662           | 95,393            | 43,435              | 2,007            | 767                          | 47,481             | 12,488                |       |
| 10 - Manufacture of food products                                     | 15,284            | 10,777            | 12,245              | 86               | 59                           | 4,835              | 728                   |       |
| 11 - Manufacture of beverages                                         | 1,672             | 1,391             | 180                 | -                | 0                            | 180                | 25                    |       |
| 12 - Manufacture of tobacco products                                  | 285               | 147               | 37                  | -                | -                            | 0                  | -                     |       |
| 13 - Manufacture of textiles                                          | 10,620            | 7,745             | 4,228               | 7                | 618                          | 1,799              | 500                   |       |
| Preparation and spinning of textile fibres                            | 3,373             | 2,974             | 1,866               | 7                | 617                          | 224                | 132                   |       |
| Weaving of textiles                                                   | 700               | 869               | 348                 | 0                | 1                            | 169                | 45                    |       |
| Finishing of textiles                                                 | 775               | 879               | 210                 | -                | 0                            | 164                | 6                     |       |
| Manufacture of knitted and crocheted fabrics                          | 280               | 270               | 131                 | -                | 0                            | 73                 | 170                   |       |
| Manufacture of made-up textile articles, except apparel               | 4,431             | 2,064             | 1,213               | 0                | -                            | 1,049              | 148                   |       |
| Manufacture of carpets and rugs                                       | 48                | 28                | 10                  | -                | -                            | 26                 | -                     |       |
| Manufacture of other textiles n.e.c.                                  | 1,012             | 661               | 450                 | -                | 0                            | 94                 | -                     |       |
| 14 - Manufacture of wearing apparel                                   | 865               | 1,256             | 890                 | -                | 0                            | 3,368              | -                     |       |
| 15 - Manufacture of leather and related products                      | 373               | 294               | 176                 | -                | 0                            | 141                | -                     |       |

## Deposit Holders and Type of Accounts

| Banks                                               |                                                    |                                                        |                                                        |                                                        |                                                         |                           |              | (Million Rupees)  |  |
|-----------------------------------------------------|----------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------|---------------------------|--------------|-------------------|--|
| Dec-24 P                                            |                                                    |                                                        |                                                        |                                                        |                                                         |                           |              |                   |  |
| Deposits                                            |                                                    |                                                        |                                                        |                                                        |                                                         |                           |              |                   |  |
| For 6 Months<br>and Over<br>but Less<br>Than 1 Year | For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3<br>Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5<br>Years | For<br>5 Years<br>and Over but<br>Less<br>Than 10 Years | For Ten Years<br>and Over | Sub<br>Total | Total<br>Deposits |  |
| 698                                                 | 4,729                                              | 9                                                      | 49                                                     | 2                                                      | 90                                                      | -                         | 6,153        | 35,793            |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 3,594             |  |
| -                                                   | 20                                                 | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 20           | 1,718             |  |
| 698                                                 | 4,709                                              | 9                                                      | 49                                                     | 2                                                      | 90                                                      | -                         | 6,132        | 30,481            |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | -                 |  |
| 103,830                                             | 723,224                                            | 54,587                                                 | 55,497                                                 | 11,880                                                 | 123,117                                                 | 8,796                     | 1,359,789    | 5,923,009         |  |
| 38,620                                              | 397,912                                            | 47,403                                                 | 43,215                                                 | 1,946                                                  | 52,308                                                  | 3,611                     | 727,658      | 2,599,848         |  |
| 12,669                                              | 140,427                                            | 47,162                                                 | 8,774                                                  | 1,321                                                  | 29,769                                                  | -                         | 264,960      | 1,295,829         |  |
| 25,950                                              | 257,015                                            | 235                                                    | 34,341                                                 | 538                                                    | 22,364                                                  | 3,611                     | 419,820      | 1,103,494         |  |
| 1                                                   | 470                                                | 6                                                      | 100                                                    | 87                                                     | 175                                                     | -                         | 42,879       | 200,524           |  |
| 21,409                                              | 227,524                                            | -                                                      | 10,100                                                 | -                                                      | 18,404                                                  | -                         | 374,634      | 586,677           |  |
| -                                                   | 45                                                 | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 75           | 510               |  |
| 36                                                  | 751                                                | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 1,702        | 4,991             |  |
| 322                                                 | 90,666                                             | -                                                      | -                                                      | -                                                      | 100                                                     | -                         | 113,591      | 222,662           |  |
| 800                                                 | 14,138                                             | -                                                      | -                                                      | -                                                      | 1,304                                                   | -                         | 20,939       | 37,755            |  |
| 829                                                 | 1,264                                              | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 40,809       | 55,634            |  |
| 15,812                                              | 91,347                                             | -                                                      | 10,100                                                 | -                                                      | 17,000                                                  | -                         | 134,258      | 153,975           |  |
| 2,850                                               | 3,800                                              | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 16,484       | 42,845            |  |
| -                                                   | 1,800                                              | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 1,800        | 7,624             |  |
| 760                                                 | 23,713                                             | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 44,976       | 60,680            |  |
| 500                                                 | 861                                                | -                                                      | -                                                      | 125                                                    | 148                                                     | -                         | 6,971        | 63,899            |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 29,191            |  |
| -                                                   | 54                                                 | -                                                      | -                                                      | 125                                                    | -                                                       | -                         | 4,458        | 17,039            |  |
| -                                                   | 350                                                | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 350          | 5,110             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 1,223             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 441          | 601               |  |
| 500.00                                              | 457.00                                             | -                                                      | -                                                      | -                                                      | 147.82                                                  | -                         | 1,722        | 10,734            |  |
| 28,353                                              | 34,050                                             | 203                                                    | 682                                                    | 690                                                    | 12,165                                                  | 37                        | 97,049       | 697,197           |  |
| 163                                                 | 965                                                | 8                                                      | 185                                                    | 23                                                     | 1,719                                                   | 32                        | 3,480        | 85,138            |  |
| 163                                                 | 965                                                | 8                                                      | 185                                                    | 23                                                     | 1,719                                                   | 32                        | 3,480        | 85,078            |  |
| 162                                                 | 909                                                | 6                                                      | 167                                                    | 22                                                     | 1,603                                                   | 32                        | 3,144        | 62,851            |  |
| -                                                   | 1                                                  | 1                                                      | -                                                      | -                                                      | -                                                       | -                         | 3            | 1,592             |  |
| 0                                                   | 13                                                 | 1                                                      | 16                                                     | 1                                                      | 80                                                      | -                         | 243          | 11,964            |  |
| 1                                                   | 42                                                 | -                                                      | 3                                                      | -                                                      | 36                                                      | -                         | 82           | 7,321             |  |
| -                                                   | 0                                                  | 1                                                      | -                                                      | -                                                      | -                                                       | -                         | 9            | 1,344             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 8                 |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 17                |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 43                |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 2,281             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 433               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 760               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 139               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 916               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 33                |  |
| 26,276                                              | 4,820                                              | 103                                                    | 282                                                    | 600                                                    | 109                                                     | -                         | 44,677       | 138,367           |  |
| 42                                                  | 36                                                 | 0                                                      | 4                                                      | -                                                      | 2                                                       | -                         | 811          | 18,037            |  |
| 100                                                 | 50                                                 | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 175          | 534               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 37                |  |
| -                                                   | 1,561                                              | 101                                                    | 237                                                    | -                                                      | 0                                                       | -                         | 2,399        | 9,052             |  |
| -                                                   | 1,068                                              | -                                                      | -                                                      | -                                                      | 0                                                       | -                         | 1,200        | 3,914             |  |
| -                                                   | -                                                  | 100                                                    | -                                                      | -                                                      | -                                                       | -                         | 145          | 662               |  |
| -                                                   | 42                                                 | 1                                                      | -                                                      | -                                                      | -                                                       | -                         | 49           | 424               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 170          | 374               |  |
| -                                                   | 48                                                 | -                                                      | 237                                                    | -                                                      | -                                                       | -                         | 433          | 2,695             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 36                |  |
| -                                                   | 403                                                | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 403          | 947               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 4,258             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 317               |  |



## 2.2.1 Deposits Distributed by Category of

### Public Sector

| Category<br>of<br>Deposit Holder                                                                                           | Dec-23            | Sep-24            | Dec-24 P            |                  |                              |                    |                                |
|----------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|--------------------------------|
|                                                                                                                            | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Fixed<br>Less Than<br>6 Months |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                | 65                | 66                | 97                  | -                | -                            | 4                  | -                              |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                        | 7                 | 5                 | 9                   | -                | -                            | -                  | -                              |
| Manufacture of footwear                                                                                                    | 302               | 223               | 70                  | -                | 0                            | 136                | -                              |
| a. Leather wear                                                                                                            | 237               | 183               | 33                  | -                | -                            | 135                | -                              |
| b. Rubber and Plastic wear                                                                                                 | 64                | 40                | 37                  | -                | 0                            | 1                  | -                              |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting | 152               | 147               | 96                  | 4                | 0                            | 255                | -                              |
| 17 - Manufacture of paper and paper products                                                                               | 1,123             | 292               | 120                 | 1                | 23                           | 89                 | -                              |
| 2.3.1                                                                                                                      | 657               | 663               | 450                 | 43               | 0                            | 118                | 1                              |
| Printing and other service activities related to printing                                                                  | 419               | 380               | 411                 | 42               | 0                            | 109                | 1                              |
| Reproduction of recorded media                                                                                             | 238               | 284               | 39                  | 0                | -                            | 9                  | -                              |
| 19 - Manufacture of coke and refined petroleum products                                                                    | 34,203            | 30,640            | 6,710               | 0                | 4                            | 8,158              | 4,722                          |
| 20 - Manufacture of chemicals and chemical products                                                                        | 12,911            | 9,368             | 3,168               | 128              | 10                           | 8,382              | 5,360                          |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                          | 928               | 1,106             | 1,112               | 27               | 0                            | 378                | 50                             |
| 22 - Manufacture of rubber and plastics products                                                                           | 249               | 527               | 223                 | 60               | -                            | 144                | 75                             |
| 23 - Manufacture of other non-metallic mineral products                                                                    | 4,167             | 3,893             | 1,298               | 338              | 3                            | 4,028              | 225                            |
| 24 - Manufacture of basic metals                                                                                           | 2,765             | 1,448             | 832                 | 20               | 17                           | 456                | 189                            |
| 25. Manufacture of fabricated metal products, except machinery and equipment                                               | 381               | 496               | 421                 | 2                | -                            | 12                 | -                              |
| 26 - Manufacture of computer, electronic and optical products                                                              | 357               | 237               | 133                 | 13               | 1                            | 212                | -                              |
| 27 - Manufacture of electrical equipment                                                                                   | 1,552             | 1,015             | 473                 | 3                | 10                           | 650                | -                              |
| 28 - Manufacture of machinery and equipment                                                                                | 1,168             | 1,418             | 477                 | 49               | -                            | 237                | -                              |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                             | 1,133             | 1,913             | 123                 | 41               | -                            | 4,824              | -                              |
| 30 - Manufacture of other transport equipment                                                                              | 30                | 61                | 9                   | 2                | -                            | 7                  | -                              |
| 31 - Manufacture of furniture                                                                                              | 256               | 273               | 114                 | 16               | 0                            | 117                | 9                              |
| 32. Other manufacturing                                                                                                    | 23,420            | 20,125            | 9,894               | 1,163            | 22                           | 9,087              | 604                            |
| Manufacture of jewellery and related articles                                                                              | 196               | 133               | 46                  | 16               | -                            | 58                 | -                              |
| Manufacture of imitation jewellery and related articles                                                                    | 21                | 12                | 10                  | 0                | -                            | 3                  | -                              |
| Manufacture of musical instruments                                                                                         | 19                | 24                | 16                  | -                | -                            | 6                  | -                              |
| Manufacture of sports goods                                                                                                | 518               | 458               | 518                 | 1                | -                            | 35                 | -                              |
| Manufacture of games and toys                                                                                              | 68                | 128               | 10                  | -                | -                            | 104                | -                              |
| Manufacture of medical and dental instruments and supplies                                                                 | 648               | 728               | 423                 | 26               | 4                            | 158                | -                              |
| Manufacture of Handicrafts                                                                                                 | 55                | 51                | 24                  | 3                | 17                           | 2                  | -                              |
| Other manufacturing n.e.c.                                                                                                 | 21,894            | 18,591            | 8,847               | 1,117            | 0                            | 8,722              | 604                            |
| 33 - Repair and installation of machinery and equipment                                                                    | 110               | 160               | 25                  | 2                | -                            | 4                  | -                              |
| D. Electricity, gas, steam and air conditioning supply                                                                     | 19,620            | 8,188             | 3,537               | 10               | 31                           | 3,900              | 545                            |
| Electric power generation, transmission and distribution                                                                   | 15,669            | 7,329             | 2,299               | 5                | 31                           | 3,744              | 545                            |
| a) Hydal                                                                                                                   | 1,433             | 862               | 382                 | 3                | -                            | 633                | -                              |
| b) Thermal                                                                                                                 | 9,728             | 4,214             | 1,432               | -                | 0                            | 940                | 393                            |
| c) Coal Based                                                                                                              | 779               | 1,267             | 76                  | -                | 0                            | 1,633              | -                              |
| d) Wind                                                                                                                    | 1,286             | 713               | 71                  | -                | -                            | 318                | 152                            |
| e) Solar                                                                                                                   | 268               | 86                | 184                 | 0                | -                            | 81                 | -                              |
| f) Other                                                                                                                   | 2,175             | 188               | 154                 | 1                | 31                           | 139                | 0                              |
| Manufacture of gas; distribution of gaseous fuels through mains                                                            | 3,522             | 390               | 334                 | 0                | 0                            | 59                 | -                              |
| Steam and air conditioning supply                                                                                          | 429               | 470               | 904                 | 5                | -                            | 97                 | -                              |
| E. Water supply; sewerage, waste management and remediation activities                                                     | 40                | 129               | 35                  | 0                | -                            | 85                 | 10                             |
| 36 - Water collection, treatment and supply                                                                                | 18                | 89                | 29                  | -                | -                            | 74                 | -                              |
| 37 - Sewerage                                                                                                              | 6                 | 2                 | 1                   | 0                | -                            | 0                  | -                              |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                               | 11                | 37                | 5                   | -                | -                            | 10                 | 10                             |
| 39 - Remediation activities and other waste management services                                                            | 4                 | 0                 | 0                   | -                | -                            | 0                  | -                              |
| F. Construction                                                                                                            | 56,627            | 64,168            | 20,446              | 6,202            | 152                          | 32,661             | 359                            |
| 41 - Construction of buildings                                                                                             | 13,164            | 14,669            | 3,820               | 795              | 12                           | 10,698             | 177                            |
| 42 - Civil engineering                                                                                                     | 33,445            | 38,389            | 12,160              | 3,895            | 140                          | 17,280             | 164                            |
| 43 - Specialized construction activities                                                                                   | 10,018            | 11,110            | 4,465               | 1,513            | 0                            | 4,683              | 19                             |

## Deposit Holders and Type of Accounts

| Banks                                               |                                                    |                                                        |                                                        |                                                        |                                                         |                           |              | (Million Rupees)  |  |
|-----------------------------------------------------|----------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------|---------------------------|--------------|-------------------|--|
| Dec-24 P                                            |                                                    |                                                        |                                                        |                                                        |                                                         |                           |              |                   |  |
| Deposits                                            |                                                    |                                                        |                                                        |                                                        |                                                         |                           |              |                   |  |
| For 6 Months<br>and Over<br>but Less<br>Than 1 Year | For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3<br>Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5<br>Years | For<br>5 Years<br>and Over but<br>Less<br>Than 10 Years | For Ten Years<br>and Over | Sub<br>Total | Total<br>Deposits |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 102               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 9                 |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 207               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 169               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 38                |  |
| 25                                                  | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 25           | 381               |  |
| -                                                   | 6                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 6            | 239               |  |
| -                                                   | 31                                                 | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 32           | 643               |  |
| -                                                   | 1                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 2            | 565               |  |
| -                                                   | 30                                                 | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 30           | 78                |  |
| 23,941                                              | 140                                                | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 28,802       | 43,674            |  |
| -                                                   | 95                                                 | -                                                      | -                                                      | -                                                      | 69                                                      | -                         | 5,524        | 17,213            |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | 26                                                      | -                         | 76           | 1,592             |  |
| -                                                   | 235                                                | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 310          | 737               |  |
| 1,513                                               | 480                                                | -                                                      | 40                                                     | -                                                      | 7                                                       | -                         | 2,264        | 7,932             |  |
| 11                                                  | 19                                                 | -                                                      | 1                                                      | -                                                      | -                                                       | -                         | 219          | 1,544             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 435               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 359               |  |
| -                                                   | 3                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 3            | 1,139             |  |
| 4                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 4            | 767               |  |
| -                                                   | 8                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 8            | 4,996             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 18                |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 9            | 257               |  |
| 642                                                 | 2,156                                              | 2                                                      | 0                                                      | 600                                                    | 5                                                       | -                         | 4,009        | 24,174            |  |
| 28                                                  | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 28           | 148               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 12                |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 23                |  |
| 10                                                  | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 10           | 563               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 115               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 611               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 45                |  |
| 604                                                 | 2,156                                              | 2                                                      | 0                                                      | 600                                                    | 5                                                       | -                         | 3,971        | 22,657            |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 32                |  |
| -                                                   | 33                                                 | 0                                                      | -                                                      | -                                                      | -                                                       | -                         | 579          | 8,057             |  |
| -                                                   | 33                                                 | 0                                                      | -                                                      | -                                                      | -                                                       | -                         | 579          | 6,657             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 1,019             |  |
| -                                                   | 29                                                 | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 422          | 2,794             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 1,709             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 152          | 541               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 265               |  |
| -                                                   | 4                                                  | 0                                                      | -                                                      | -                                                      | -                                                       | -                         | 4            | 329               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 393               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 1,006             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 10           | 130               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 103               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 2                 |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 10           | 25                |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 0                 |  |
| 117                                                 | 1,739                                              | 23                                                     | 3                                                      | 65                                                     | 1                                                       | -                         | 2,308        | 61,769            |  |
| 1                                                   | 322                                                | -                                                      | -                                                      | 65                                                     | 1                                                       | -                         | 565          | 15,889            |  |
| 71                                                  | 905                                                | 23                                                     | -                                                      | -                                                      | 1                                                       | -                         | 1,163        | 34,638            |  |
| 46                                                  | 512                                                | -                                                      | 3                                                      | -                                                      | -                                                       | -                         | 580          | 11,242            |  |

## 2.2.1 Deposits Distributed by Category of

### Public Sector

| Category<br>of<br>Deposit Holder                                                                                | Dec-23            | Sep-24            | Dec-24 P            |                  |                              |                    |                       | Fixed |
|-----------------------------------------------------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|-------|
|                                                                                                                 | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months |       |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 127,583           | 135,722           | 84,068              | 5,424            | 73                           | 70,980             | 773                   |       |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 2,616             | 2,361             | 1,312               | 137              | 5                            | 871                | -                     |       |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 16,816            | 13,390            | 7,911               | 223              | 38                           | 6,100              | 128                   |       |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 108,150           | 119,971           | 74,845              | 5,063            | 30                           | 64,009             | 645                   |       |
| H. Transportation and storage                                                                                   | 3,474             | 2,164             | 964                 | 105              | 15                           | 1,523              | 32                    |       |
| 49 - Land transport and transport via pipelines                                                                 | 813               | 349               | 186                 | 17               | 2                            | 66                 | -                     |       |
| 50 - Water transport                                                                                            | 31                | 43                | 6                   | -                | 13                           | 0                  | -                     |       |
| 51 - Air transport                                                                                              | 305               | 222               | 87                  | -                | -                            | 176                | 30                    |       |
| 52 - Warehousing and support activities for transportation                                                      | 2,273             | 1,418             | 633                 | 2                | 0                            | 1,280              | -                     |       |
| 53 - Courier activities other than national post activities                                                     | 52                | 133               | 51                  | 86               | -                            | 1                  | 2                     |       |
| I. Accommodation and food service activities                                                                    | 1,420             | 811               | 442                 | 18               | 14                           | 765                | 0                     |       |
| 55 - Accommodation                                                                                              | 843               | 420               | 213                 | 12               | 14                           | 530                | -                     |       |
| 56 - Food and beverage service activities                                                                       | 578               | 391               | 229                 | 6                | 0                            | 234                | 0                     |       |
| J. Information and communication                                                                                | 9,691             | 10,326            | 1,341               | 89               | 766                          | 2,699              | 279                   |       |
| 58 - Publishing activities                                                                                      | 1,416             | 1,030             | 628                 | 70               | 33                           | 115                | 129                   |       |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 14                | 32                | 14                  | -                | -                            | 3                  | -                     |       |
| 60 - Programming and broadcasting activities                                                                    | 151               | 80                | 27                  | 7                | -                            | 33                 | -                     |       |
| 61 - Telecommunications                                                                                         | 7,433             | 8,027             | 208                 | 2                | 681                          | 2,314              | -                     |       |
| 62 - Computer programming, consultancy and related activities                                                   | 372               | 781               | 281                 | 8                | -                            | 119                | 150                   |       |
| 63 - Information service activities                                                                             | 304               | 375               | 183                 | 2                | 53                           | 115                | -                     |       |
| K. Real estate activities                                                                                       | 21,999            | 18,432            | 6,104               | 2,160            | 105                          | 9,002              | 1,057                 |       |
| L. Professional, scientific and technical activities                                                            | 5,579             | 5,886             | 2,018               | 217              | 0                            | 3,200              | 134                   |       |
| 69 - Legal and accounting activities                                                                            | 2,029             | 2,597             | 424                 | 39               | 0                            | 1,825              | 9                     |       |
| 70 - Activities of head offices; management consultancy activities                                              | 1,735             | 1,417             | 344                 | 39               | -                            | 459                | 125                   |       |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 282               | 218               | 352                 | 56               | -                            | 13                 | -                     |       |
| 72 - Scientific research and development                                                                        | 402               | 377               | 174                 | 16               | 0                            | 14                 | -                     |       |
| 73 - Advertising and market research                                                                            | 295               | 261               | 129                 | 4                | 0                            | 251                | -                     |       |
| 74 - Other professional, scientific and technical activities                                                    | 797               | 993               | 574                 | 62               | 0                            | 561                | 0                     |       |
| 75 - Veterinary activities                                                                                      | 39                | 24                | 21                  | 0                | -                            | 78                 | -                     |       |
| M. Administrative and support service activities                                                                | 4,254             | 6,080             | 1,564               | 464              | 3                            | 2,161              | -                     |       |
| 77 - Rental and leasing activities                                                                              | 470               | 383               | 144                 | 9                | -                            | 256                | -                     |       |
| 78 - Employment activities                                                                                      | 61                | 45                | 30                  | 1                | -                            | 30                 | -                     |       |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 779               | 1,884             | 395                 | 42               | 1                            | 1,382              | -                     |       |
| 80 - Security and investigation activities                                                                      | 170               | 95                | 97                  | 4                | -                            | 14                 | -                     |       |
| 81 - Services to buildings and landscape activities                                                             | 1,221             | 1,964             | 820                 | 402              | 0                            | 407                | -                     |       |
| 82 - Office administrative, office support and other business support activities                                | 1,552             | 1,709             | 78                  | 6                | 2                            | 72                 | -                     |       |
| N. Education                                                                                                    | 13,010            | 12,194            | 4,167               | 952              | 63                           | 3,762              | 6                     |       |
| O. Human health and social work activities                                                                      | 5,347             | 6,648             | 1,849               | 55               | 0                            | 5,112              | 320                   |       |
| 86 - Human health activities                                                                                    | 5,186             | 6,049             | 1,371               | 55               | 0                            | 4,751              | 320                   |       |
| 87 - Residential care activities                                                                                | 44                | 21                | 16                  | -                | -                            | 11                 | -                     |       |
| 88 - Social work activities with and without accommodation                                                      | 117               | 578               | 462                 | -                | -                            | 349                | -                     |       |
| P. Arts, entertainment and recreation                                                                           | 231               | 259               | 38                  | 0                | 0                            | 188                | 1                     |       |
| Q. Other service activities                                                                                     | 155,937           | 171,667           | 56,806              | 8,322            | 1,692                        | 76,172             | 4,479                 |       |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | 63,681            | 57,329            | 5,089               | 90               | 40                           | 35,748             | 2,026                 |       |
| A. Private Trusts and Non-profit Organizations                                                                  | 40,654            | 38,306            | 1,973               | 30               | 39                           | 25,561             | 1,907                 |       |
| B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | 23,027            | 19,024            | 3,116               | 60               | 1                            | 10,186             | 119                   |       |
| VI. PERSONAL                                                                                                    | 1,589,492         | 1,841,741         | 637,203             | 7,135            | 35,459                       | 1,038,793          | 10,787                |       |
| A. Salaried persons                                                                                             | 523,444           | 659,135           | 292,380             | 1,255            | 1,154                        | 418,929            | 1,192                 |       |
| B. Self employed                                                                                                | 343,082           | 389,756           | 100,197             | 1,903            | 9,805                        | 179,515            | 1,042                 |       |
| C. Other Personal                                                                                               | 722,967           | 792,851           | 244,625             | 3,978            | 24,499                       | 440,350            | 8,553                 |       |
| VII. OTHER                                                                                                      | 70,946            | 74,522            | 28,194              | 12,910           | 5,502                        | 15,750             | -                     |       |
| Total                                                                                                           | 5,262,307         | 5,826,491         | 1,359,240           | 54,710           | 894,229                      | 2,284,681          | 279,436               |       |

## Deposit Holders and Type of Accounts

| Banks                                               |                                                    |                                                        |                                                        |                                                        |                                                         |                           |              | (Million Rupees)  |  |
|-----------------------------------------------------|----------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------|---------------------------|--------------|-------------------|--|
| Dec-24 P                                            |                                                    |                                                        |                                                        |                                                        |                                                         |                           |              |                   |  |
| Deposits                                            |                                                    |                                                        |                                                        |                                                        |                                                         |                           |              |                   |  |
| For 6 Months<br>and Over<br>but Less<br>Than 1 Year | For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3<br>Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5<br>Years | For<br>5 Years<br>and Over but<br>Less<br>Than 10 Years | For Ten Years<br>and Over | Sub<br>Total | Total<br>Deposits |  |
| 354                                                 | 2,084                                              | 27                                                     | 88                                                     | 1                                                      | 356                                                     | -                         | 3,683        | 164,228           |  |
| -                                                   | 2                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 2            | 2,326             |  |
| -                                                   | 63                                                 | -                                                      | -                                                      | -                                                      | 38                                                      | -                         | 229          | 14,501            |  |
| 354                                                 | 2,019                                              | 27                                                     | 88                                                     | 1                                                      | 318                                                     | -                         | 3,453        | 147,401           |  |
| 51                                                  | 48                                                 | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 132          | 2,739             |  |
| -                                                   | 28                                                 | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 28           | 299               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 20                |  |
| 51                                                  | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 81           | 345               |  |
| -                                                   | 2                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 2            | 1,917             |  |
| -                                                   | 18                                                 | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 21           | 158               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 0            | 1,239             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 769               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 0            | 469               |  |
| -                                                   | 5,576                                              | -                                                      | -                                                      | 2                                                      | 2                                                       | -                         | 5,858        | 10,753            |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 129          | 974               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 17                |  |
| -                                                   | 0                                                  | -                                                      | -                                                      | -                                                      | 0                                                       | -                         | 0            | 66                |  |
| -                                                   | 5,575                                              | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 5,575        | 8,780             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 150          | 558               |  |
| -                                                   | 0                                                  | -                                                      | -                                                      | 2                                                      | 2                                                       | -                         | 4            | 357               |  |
| 117                                                 | 1,193                                              | 1                                                      | 9                                                      | -                                                      | 7                                                       | -                         | 2,384        | 19,755            |  |
| -                                                   | 54                                                 | 2                                                      | 5                                                      | -                                                      | 11                                                      | 5                         | 210          | 5,645             |  |
| -                                                   | 12                                                 | 2                                                      | 5                                                      | -                                                      | 9                                                       | 5                         | 41           | 2,330             |  |
| -                                                   | 9                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 134          | 976               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 421               |  |
| -                                                   | 2                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 2            | 206               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 384               |  |
| -                                                   | 31                                                 | -                                                      | -                                                      | -                                                      | 2                                                       | -                         | 33           | 1,229             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 99                |  |
| -                                                   | 1,325                                              | 10                                                     | 2                                                      | -                                                      | 2                                                       | -                         | 1,339        | 5,531             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 410               |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 61                |  |
| -                                                   | 12                                                 | 10                                                     | 2                                                      | -                                                      | 2                                                       | -                         | 26           | 1,846             |  |
| -                                                   | 2                                                  | -                                                      | 0                                                      | -                                                      | -                                                       | -                         | 2            | 116               |  |
| -                                                   | 30                                                 | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 30           | 1,659             |  |
| -                                                   | 1,282                                              | -                                                      | -                                                      | -                                                      | -                                                       | -                         | 1,282        | 1,440             |  |
| -                                                   | 5,936                                              | 4                                                      | 0                                                      | -                                                      | 2                                                       | -                         | 5,948        | 14,891            |  |
| 246                                                 | 233                                                | 3                                                      | -                                                      | -                                                      | 99                                                      | -                         | 900          | 7,916             |  |
| 246                                                 | 233                                                | 3                                                      | -                                                      | -                                                      | 99                                                      | -                         | 900          | 7,078             |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 28                |  |
| -                                                   | -                                                  | -                                                      | -                                                      | -                                                      | -                                                       | -                         | -            | 811               |  |
| 0                                                   | 2                                                  | -                                                      | 5                                                      | -                                                      | -                                                       | -                         | 9            | 234               |  |
| 1,028                                               | 10,040                                             | 22                                                     | 103                                                    | -                                                      | 9,859                                                   | -                         | 25,532       | 168,524           |  |
| 28                                                  | 30,591                                             | 371                                                    | 207                                                    | 239                                                    | 423                                                     | -                         | 33,886       | 74,852            |  |
| 28                                                  | 23,663                                             | 20                                                     | 93                                                     | 218                                                    | 18                                                      | -                         | 25,947       | 53,550            |  |
| -                                                   | 6,928                                              | 352                                                    | 114                                                    | 21                                                     | 405                                                     | -                         | 7,939        | 21,302            |  |
| 14,921                                              | 32,217                                             | 6,605                                                  | 1,289                                                  | 8,877                                                  | 39,421                                                  | 5,147                     | 119,264      | 1,837,854         |  |
| 1,143                                               | 4,410                                              | 74                                                     | 217                                                    | 295                                                    | 2,505                                                   | 892                       | 10,728       | 724,446           |  |
| 585                                                 | 8,742                                              | 334                                                    | 434                                                    | 1,396                                                  | 6,142                                                   | 2,290                     | 20,965       | 312,385           |  |
| 13,192                                              | 19,064                                             | 6,197                                                  | 639                                                    | 7,187                                                  | 30,774                                                  | 1,964                     | 87,571       | 801,023           |  |
| 0                                                   | 68                                                 | 4                                                      | 4                                                      | 3                                                      | 249                                                     | -                         | 328          | 62,683            |  |
| 104,529                                             | 727,954                                            | 54,595                                                 | 55,545                                                 | 11,881                                                 | 123,206                                                 | 8,796                     | 1,365,942    | 5,958,802         |  |

## 2.2.2 Deposits Distributed by Category of

| Category<br>of<br>Deposit Holder                                      | Domestic Private  |                   |                     |                  |                              |                    |                       |
|-----------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|
|                                                                       | Dec-23            | Sep-24            | Dec-24 P            |                  |                              |                    | Fixed                 |
|                                                                       | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months |
| I. FOREIGN CONSTITUENTS                                               | 730,461           | 795,534           | 398,995             | 4,632            | 12,246                       | 340,785            | 20,764                |
| 1) Official                                                           | 110,433           | 96,958            | 31,381              | 2,449            | -                            | 36,560             | 544                   |
| 2) Business                                                           | 149,376           | 132,878           | 106,935             | 130              | 11,972                       | 24,052             | 763                   |
| 3) Personal                                                           | 470,465           | 565,567           | 260,672             | 2,054            | 274                          | 280,053            | 19,458                |
| 4) Trust Funds and Non Profit Organizations                           | 187               | 132               | 5                   | -                | -                            | 119                | -                     |
| II. DOMESTIC CONSTITUENTS                                             | 20,677,191        | 23,175,334        | 8,641,756           | 321,387          | 11,251                       | 10,485,502         | 813,220               |
| I. GOVERNMENT                                                         | 1,773,350         | 1,970,974         | 135,481             | 67,912           | 2,744                        | 917,836            | 55,782                |
| A. Federal Government                                                 | 1,361,836         | 1,483,879         | 104,993             | 60,609           | 2,680                        | 708,377            | 48,584                |
| B. Provincial Governments                                             | 405,636           | 478,876           | 28,664              | 7,177            | 64                           | 206,113            | 7,198                 |
| C. Local Bodies                                                       | 5,877             | 8,219             | 1,824               | 126              | -                            | 3,345              | 1                     |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES                           | 945,615           | 1,269,052         | 35,400              | 6,920            | 214                          | 354,825            | 69,008                |
| Agriculture, hunting and forestry                                     | 510               | 960               | 0                   | -                | -                            | 3                  | -                     |
| Services                                                              | 40,729            | 42,988            | 909                 | 76               | 25                           | 27,737             | 2,719                 |
| Utilities                                                             | 419,663           | 516,932           | 11,577              | 1,592            | 0                            | 117,743            | 23,899                |
| Transport, storage and communications                                 | 81,161            | 86,001            | 5,244               | 1,215            | 157                          | 23,009             | -                     |
| Manufacturing                                                         | 161,849           | 250,302           | 4,151               | 2,714            | 22                           | 62,595             | 42,044                |
| Mining and Quarrying                                                  | 169,121           | 268,935           | 7,120               | 265              | 10                           | 28,882             | 297                   |
| Construction                                                          | 1,807             | 2,108             | 4                   | -                | -                            | 2,515              | -                     |
| Commerce and Trade                                                    | 34,360            | 37,231            | 1,028               | 928              | -                            | 26,589             | -                     |
| Others                                                                | 36,416            | 63,594            | 5,367               | 129              | -                            | 65,752             | 50                    |
| III. NON-BANK FINANCIAL INSTITUTIONS                                  | 1,105,723         | 1,126,040         | 112,290             | 38,361           | 136                          | 778,899            | 54,407                |
| Mutual Funds and AMCs                                                 | 617,139           | 457,847           | 54,555              | 8,762            | 0                            | 468,221            | 46,600                |
| Insurance & Pension Funds                                             | 152,501           | 395,094           | 13,830              | 9,486            | 75                           | 99,912             | 3,240                 |
| MFIs and DFIs                                                         | 37,206            | 27,462            | 5,264               | 55               | 0                            | 14,465             | 313                   |
| Stock Exchange & Brokerage Houses                                     | 51,942            | 59,884            | 12,786              | 15,763           | 1                            | 97,629             | 148                   |
| Modarabas                                                             | 4,698             | 5,226             | 163                 | 1                | 7                            | 4,946              | 445                   |
| Other NBFIs                                                           | 242,236           | 180,527           | 25,691              | 4,294            | 53                           | 93,726             | 3,660                 |
| IV. PRIVATE SECTOR (BUSINESS)                                         | 4,983,149         | 5,186,849         | 2,528,352           | 137,461          | 7,707                        | 1,738,027          | 319,347               |
| A. Agriculture, forestry and fishing                                  | 117,824           | 127,715           | 70,395              | 2,891            | 12                           | 53,747             | 5,937                 |
| 1. Crop and animal production, hunting and related service activities | 110,589           | 118,934           | 66,514              | 2,413            | 10                           | 51,616             | 5,042                 |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 47,982            | 47,357            | 19,050              | 1,627            | 10                           | 23,730             | 2,226                 |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 6,678             | 6,997             | 10,542              | 27               | -                            | 2,405              | 423                   |
| Growing of other fruits, vegetables and crops                         | 21,030            | 18,748            | 7,838               | 354              | -                            | 9,247              | 645                   |
| Raising of livestock and other related activities                     | 23,540            | 34,009            | 22,824              | 182              | -                            | 12,067             | 1,328                 |
| Other agricultural support activities                                 | 11,147            | 11,721            | 6,134               | 224              | -                            | 4,157              | 413                   |
| Hunting, trapping and related service activities                      | 212               | 102               | 126                 | -                | -                            | 11                 | 7                     |
| 02 - Forestry and logging                                             | 1,189             | 1,563             | 682                 | 21               | 0                            | 99                 | -                     |
| 03 - Fishing and aquaculture                                          | 6,046             | 7,218             | 3,199               | 456              | 2                            | 2,031              | 895                   |
| B. Mining and quarrying                                               | 211,048           | 188,918           | 48,844              | 4,272            | 1                            | 92,627             | 45,340                |
| 05 - Mining of coal and lignite                                       | 17,136            | 18,541            | 8,706               | 3,732            | -                            | 8,937              | -                     |
| 06 - Extraction of crude petroleum and natural gas                    | 166,435           | 140,548           | 18,783              | 10               | 1                            | 71,842             | 40,063                |
| 07 - Mining of metal ores                                             | 3,052             | 5,046             | 13,063              | 76               | -                            | 279                | 76                    |
| 08-Other mining and quarrying                                         | 23,437            | 23,737            | 7,572               | 438              | -                            | 11,486             | 5,021                 |
| 09 - Mining support service activities                                | 987               | 1,046             | 720                 | 16               | -                            | 82                 | 180                   |
| C. Manufacturing                                                      | 1,508,545         | 1,433,875         | 710,055             | 60,062           | 3,254                        | 446,914            | 104,001               |
| 10 - Manufacture of food products                                     | 271,977           | 294,146           | 155,422             | 11,712           | 285                          | 89,982             | 30,114                |
| 11 - Manufacture of beverages                                         | 29,461            | 35,194            | 7,435               | 86               | -                            | 13,684             | 9                     |
| 12 - Manufacture of tobacco products                                  | 46,428            | 24,129            | 14,755              | 93               | -                            | 1,084              | 16,892                |
| 13 - Manufacture of textiles                                          | 225,928           | 204,898           | 120,368             | 13,301           | 1,177                        | 46,494             | 15,625                |
| Preparation and spinning of textile fibres                            | 58,444            | 58,549            | 31,758              | 4,889            | 502                          | 17,918             | 2,948                 |
| Weaving of textiles                                                   | 31,053            | 24,511            | 14,424              | 1,085            | 266                          | 6,809              | 607                   |
| Finishing of textiles                                                 | 29,662            | 20,963            | 14,216              | 3,271            | 60                           | 2,760              | 550                   |
| Manufacture of knitted and crocheted fabrics                          | 16,987            | 15,649            | 8,219               | 1,525            | 28                           | 2,071              | 3,913                 |
| Manufacture of made-up textile articles, except apparel               | 31,694            | 30,766            | 20,065              | 2,440            | 49                           | 4,999              | 832                   |
| Manufacture of carpets and rugs                                       | 1,578             | 1,866             | 1,609               | 0                | -                            | 416                | 20                    |
| Manufacture of other textiles n.e.c.                                  | 56,509            | 52,593            | 30,077              | 90               | 273                          | 11,521             | 6,756                 |
| 14 - Manufacture of wearing apparel                                   | 74,249            | 68,136            | 36,657              | 1,644            | 267                          | 10,307             | 3,286                 |
| 15 - Manufacture of leather and related products                      | 27,849            | 22,992            | 14,341              | 323              | 77                           | 4,595              | 957                   |

## Deposit Holders and Type of Accounts

| Banks                                      |                                           |                                            |                                            |                                            |                                             |                        |           |                | (Million Rupees) |
|--------------------------------------------|-------------------------------------------|--------------------------------------------|--------------------------------------------|--------------------------------------------|---------------------------------------------|------------------------|-----------|----------------|------------------|
| Dec-24 P                                   |                                           |                                            |                                            |                                            |                                             |                        |           |                |                  |
| Deposits                                   |                                           |                                            |                                            |                                            |                                             |                        |           |                |                  |
| For 6 Months and Over but Less Than 1 Year | For 1 Year and Over but Less Than 2 Years | For 2 Years and Over but Less Than 3 Years | For 3 Years and Over but Less Than 4 Years | For 4 Years and Over but Less Than 5 Years | For 5 Years and Over but Less Than 10 Years | For Ten Years and Over | Sub Total | Total Deposits |                  |
| 12,185                                     | 37,365                                    | 319                                        | 1,351                                      | 4                                          | 3,047                                       | 18                     | 75,053    | 831,711        |                  |
| 897                                        | 5,452                                     | 29                                         | 321                                        | -                                          | 958                                         | -                      | 8,202     | 78,592         |                  |
| 1,498                                      | 2,652                                     | 1                                          | 64                                         | -                                          | 260                                         | -                      | 5,238     | 148,327        |                  |
| 9,790                                      | 29,258                                    | 282                                        | 966                                        | 4                                          | 1,829                                       | 18                     | 61,605    | 604,658        |                  |
| -                                          | 2                                         | 6                                          | -                                          | -                                          | -                                           | -                      | 8         | 133            |                  |
| 326,045                                    | 1,460,123                                 | 4,799                                      | 30,427                                     | 547                                        | 114,422                                     | 322                    | 2,749,903 | 22,209,798     |                  |
| 29,085                                     | 447,969                                   | 94                                         | 6,315                                      | -                                          | 33,212                                      | -                      | 572,458   | 1,696,431      |                  |
| 25,852                                     | 311,746                                   | 89                                         | 1,047                                      | -                                          | 21,078                                      | -                      | 408,395   | 1,285,055      |                  |
| 3,232                                      | 133,340                                   | 5                                          | 5,268                                      | -                                          | 12,105                                      | -                      | 161,147   | 403,166        |                  |
| 1                                          | 2,884                                     | -                                          | 0                                          | -                                          | 30                                          | -                      | 2,915     | 8,210          |                  |
| 135,169                                    | 207,032                                   | -                                          | -                                          | -                                          | 377                                         | -                      | 411,585   | 808,945        |                  |
| -                                          | 795                                       | -                                          | -                                          | -                                          | -                                           | -                      | 795       | 798            |                  |
| 2,038                                      | 9,710                                     | -                                          | -                                          | -                                          | 31                                          | -                      | 14,497    | 43,245         |                  |
| 3,600                                      | 124,011                                   | -                                          | -                                          | -                                          | 259                                         | -                      | 151,769   | 282,681        |                  |
| 2,411                                      | 25,429                                    | -                                          | -                                          | -                                          | -                                           | -                      | 27,840    | 57,465         |                  |
| 33,053                                     | 6,990                                     | -                                          | -                                          | -                                          | 37                                          | -                      | 82,123    | 151,606        |                  |
| 89,275                                     | 33,148                                    | -                                          | -                                          | -                                          | -                                           | -                      | 122,721   | 158,997        |                  |
| -                                          | 483                                       | -                                          | -                                          | -                                          | -                                           | -                      | 483       | 3,003          |                  |
| 2                                          | 5,196                                     | -                                          | -                                          | -                                          | -                                           | -                      | 5,198     | 33,743         |                  |
| 4,790                                      | 1,270                                     | -                                          | -                                          | -                                          | 50                                          | -                      | 6,160     | 77,408         |                  |
| 10,167                                     | 14,658                                    | -                                          | 3                                          | -                                          | 14                                          | -                      | 79,249    | 1,008,935      |                  |
| 8,000                                      | 37                                        | -                                          | -                                          | -                                          | -                                           | -                      | 54,637    | 586,175        |                  |
| 887                                        | 1,476                                     | -                                          | -                                          | -                                          | 14                                          | -                      | 5,618     | 128,920        |                  |
| 1,160                                      | 4,840                                     | -                                          | -                                          | -                                          | -                                           | -                      | 6,313     | 26,097         |                  |
| 120                                        | 7                                         | -                                          | -                                          | -                                          | -                                           | -                      | 275       | 126,455        |                  |
| -                                          | 2                                         | -                                          | 3                                          | -                                          | -                                           | -                      | 450       | 5,567          |                  |
| -                                          | 8,298                                     | -                                          | -                                          | -                                          | -                                           | -                      | 11,957    | 135,722        |                  |
| 49,282                                     | 128,103                                   | 566                                        | 2,413                                      | 28                                         | 24,567                                      | 14                     | 524,320   | 4,935,867      |                  |
| 33                                         | 4,374                                     | 31                                         | 52                                         | -                                          | 178                                         | 3                      | 10,607    | 137,651        |                  |
| 33                                         | 4,360                                     | 31                                         | 52                                         | -                                          | 178                                         | 3                      | 9,698     | 130,251        |                  |
| 6                                          | 1,865                                     | 17                                         | 38                                         | -                                          | 94                                          | 2                      | 4,247     | 48,664         |                  |
| 1                                          | 473                                       | -                                          | 3                                          | -                                          | 14                                          | -                      | 914       | 13,887         |                  |
| -                                          | 497                                       | 7                                          | 1                                          | -                                          | 45                                          | -                      | 1,195     | 18,634         |                  |
| 15                                         | 832                                       | 0                                          | 1                                          | -                                          | 2                                           | 1                      | 2,179     | 37,252         |                  |
| 12                                         | 692                                       | 7                                          | 8                                          | -                                          | 23                                          | 0                      | 1,156     | 11,671         |                  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 7         | 144            |                  |
| -                                          | 9                                         | -                                          | -                                          | -                                          | -                                           | -                      | 9         | 812            |                  |
| -                                          | 5                                         | -                                          | -                                          | -                                          | -                                           | -                      | 900       | 6,588          |                  |
| 3,818                                      | 1,598                                     | 52                                         | 72                                         | 3                                          | 361                                         | -                      | 51,245    | 196,988        |                  |
| 5                                          | 9                                         | -                                          | -                                          | -                                          | -                                           | -                      | 14        | 21,389         |                  |
| 3,470                                      | 1,378                                     | 52                                         | 72                                         | 3                                          | 341                                         | -                      | 45,380    | 136,016        |                  |
| 324                                        | 7                                         | -                                          | -                                          | -                                          | -                                           | -                      | 406       | 13,825         |                  |
| 19                                         | 189                                       | -                                          | 0                                          | -                                          | 20                                          | -                      | 5,249     | 24,745         |                  |
| -                                          | 15                                        | -                                          | -                                          | -                                          | -                                           | -                      | 195       | 1,013          |                  |
| 20,765                                     | 33,342                                    | 99                                         | 373                                        | 8                                          | 875                                         | 0                      | 159,463   | 1,379,748      |                  |
| 1,415                                      | 8,966                                     | 12                                         | 128                                        | -                                          | 249                                         | -                      | 40,883    | 298,285        |                  |
| -                                          | 23                                        | -                                          | 1                                          | -                                          | -                                           | -                      | 33        | 21,238         |                  |
| -                                          | 4                                         | 0                                          | -                                          | -                                          | -                                           | -                      | 16,896    | 32,828         |                  |
| 1,956                                      | 6,336                                     | 35                                         | 55                                         | -                                          | 170                                         | -                      | 24,177    | 205,517        |                  |
| 1,420                                      | 2,769                                     | 24                                         | 4                                          | -                                          | 30                                          | -                      | 7,194     | 62,260         |                  |
| 127                                        | 415                                       | 1                                          | 3                                          | -                                          | 6                                           | -                      | 1,158     | 23,742         |                  |
| 19                                         | 144                                       | -                                          | 1                                          | -                                          | 1                                           | -                      | 716       | 21,024         |                  |
| 20                                         | 869                                       | -                                          | -                                          | -                                          | -                                           | -                      | 4,802     | 16,645         |                  |
| 191                                        | 874                                       | 4                                          | 47                                         | -                                          | 132                                         | -                      | 2,081     | 29,634         |                  |
| -                                          | 1                                         | -                                          | -                                          | -                                          | -                                           | -                      | 21        | 2,046          |                  |
| 180                                        | 1,262                                     | 6                                          | -                                          | -                                          | 1                                           | -                      | 8,205     | 50,166         |                  |
| 282                                        | 3,177                                     | 0                                          | 30                                         | -                                          | 22                                          | -                      | 6,797     | 55,672         |                  |
| 79                                         | 1,593                                     | 7                                          | 4                                          | -                                          | 33                                          | -                      | 2,673     | 22,008         |                  |

## 2.2.2 Deposits Distributed by Category of

| Category<br>of<br>Deposit Holder                                                                                           | Domestic Private  |                   |                     |                  |                              |                    |                       |
|----------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|
|                                                                                                                            | Dec-23            | Sep-24            | Dec-24 P            |                  |                              |                    | Fixed                 |
|                                                                                                                            | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                | 6,132             | 5,405             | 3,433               | 5                | 46                           | 746                | 74                    |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                        | 3,749             | 3,556             | 2,359               | 0                | 0                            | 196                | -                     |
| Manufacture of footwear                                                                                                    | 17,969            | 14,031            | 8,549               | 318              | 30                           | 3,653              | 883                   |
| a. Leather wear                                                                                                            | 15,509            | 11,567            | 6,736               | 122              | 30                           | 3,405              | 850                   |
| b. Rubber and Plastic wear                                                                                                 | 2,460             | 2,464             | 1,813               | 196              | -                            | 248                | 33                    |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting | 3,242             | 2,547             | 3,197               | 4                | 3                            | 318                | 4                     |
| 17 - Manufacture of paper and paper products                                                                               | 8,787             | 10,835            | 6,823               | 388              | 0                            | 1,521              | 579                   |
| 18 - Printing and reproduction of recorded media                                                                           | 20,452            | 19,922            | 14,662              | 200              | -                            | 2,683              | 609                   |
| Printing and other service activities related to printing                                                                  | 19,982            | 19,445            | 14,294              | 193              | -                            | 2,624              | 600                   |
| Reproduction of recorded media                                                                                             | 470               | 477               | 368                 | 7                | -                            | 59                 | 9                     |
| 19 - Manufacture of coke and refined petroleum products                                                                    | 136,568           | 118,498           | 23,337              | 1,730            | 190                          | 76,058             | 10,178                |
| 20 - Manufacture of chemicals and chemical products                                                                        | 145,197           | 108,870           | 52,562              | 9,962            | 629                          | 43,200             | 4,975                 |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                          | 54,738            | 54,616            | 28,646              | 1,412            | 18                           | 19,125             | 1,041                 |
| 22 - Manufacture of rubber and plastics products                                                                           | 24,136            | 22,780            | 19,371              | 869              | 35                           | 6,547              | 1,440                 |
| 23 - Manufacture of other non-metallic mineral products                                                                    | 25,616            | 30,978            | 15,265              | 1,685            | 91                           | 11,580             | 1,903                 |
| 24 - Manufacture of basic metals                                                                                           | 47,562            | 44,734            | 26,980              | 2,873            | 85                           | 11,548             | 2,815                 |
| 25 - Manufacture of fabricated metal products, except machinery and equipment                                              | 12,485            | 8,432             | 7,413               | 187              | 115                          | 6,603              | 575                   |
| 26 - Manufacture of computer, electronic and optical products                                                              | 25,201            | 35,902            | 16,531              | 968              | -                            | 3,122              | 2,048                 |
| 27 - Manufacture of electrical equipment                                                                                   | 45,584            | 57,066            | 25,048              | 1,766            | 7                            | 14,494             | 2,221                 |
| 28 - Manufacture of machinery and equipment                                                                                | 53,400            | 59,326            | 13,488              | 1,027            | 5                            | 3,593              | 520                   |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                             | 95,821            | 70,476            | 19,305              | 4,701            | 1                            | 43,794             | 4,377                 |
| 30 - Manufacture of other transport equipment                                                                              | 13,691            | 14,334            | 7,401               | 61               | 6                            | 4,963              | 1,192                 |
| 31 - Manufacture of furniture                                                                                              | 3,024             | 3,258             | 2,726               | 19               | -                            | 393                | 19                    |
| 32 - Other manufacturing                                                                                                   | 113,272           | 117,479           | 74,987              | 4,288            | 264                          | 30,698             | 2,585                 |
| Manufacture of jewellery and related articles                                                                              | 3,465             | 3,999             | 2,188               | 77               | -                            | 1,757              | 244                   |
| Manufacture of imitation jewellery and related articles                                                                    | 174               | 216               | 270                 | 4                | -                            | 21                 | 7                     |
| Manufacture of musical instruments                                                                                         | 3,120             | 3,123             | 1,631               | 221              | -                            | 725                | 41                    |
| Manufacture of sports goods                                                                                                | 37,705            | 40,327            | 27,143              | 85               | 185                          | 10,927             | 1,034                 |
| Manufacture of games and toys                                                                                              | 68                | 77                | 60                  | -                | -                            | 22                 | -                     |
| Manufacture of medical and dental instruments and supplies                                                                 | 11,021            | 12,319            | 8,599               | 206              | 60                           | 2,043              | 407                   |
| Manufacture of Handicrafts                                                                                                 | 678               | 728               | 419                 | 8                | -                            | 215                | 3                     |
| Other manufacturing n.e.c.                                                                                                 | 57,041            | 56,690            | 34,678              | 3,686            | 18                           | 14,988             | 850                   |
| 33 - Repair and installation of machinery and equipment                                                                    | 3,876             | 4,328             | 3,333               | 763              | -                            | 528                | 39                    |
| D. Electricity, gas, steam and air conditioning supply                                                                     | 259,396           | 391,681           | 48,262              | 3,072            | 1                            | 214,914            | 9,409                 |
| Electric power generation, transmission and distribution                                                                   | 217,551           | 313,481           | 43,326              | 2,929            | 1                            | 189,349            | 9,143                 |
| a) Hydal                                                                                                                   | 19,077            | 12,521            | 3,123               | 57               | 0                            | 6,697              | 5,500                 |
| b) Thermal                                                                                                                 | 18,859            | 14,995            | 1,282               | 3                | -                            | 5,699              | -                     |
| c) Coal Based                                                                                                              | 7,537             | 5,931             | 1,073               | 1,586            | -                            | 4,496              | 250                   |
| d) Wind                                                                                                                    | 9,694             | 7,081             | 1,441               | -                | -                            | 866                | -                     |
| e) Solar                                                                                                                   | 8,853             | 9,644             | 4,640               | 16               | 1                            | 4,262              | 1,116                 |
| f) Other                                                                                                                   | 153,531           | 263,309           | 31,767              | 1,267            | 0                            | 167,329            | 2,277                 |
| Manufacture of gas; distribution of gaseous fuels through mains                                                            | 41,387            | 77,303            | 4,550               | 100              | -                            | 25,322             | 16                    |
| Steam and air conditioning supply                                                                                          | 457               | 896               | 386                 | 43               | -                            | 243                | 250                   |
| E. Water supply; sewerage, waste management and remediation activities                                                     | 24,014            | 14,174            | 5,437               | 722              | -                            | 2,044              | 191                   |
| 36 - Water collection, treatment and supply                                                                                | 1,073             | 1,287             | 1,025               | 12               | -                            | 86                 | 2                     |
| 37 - Sewerage                                                                                                              | 971               | 976               | 980                 | 0                | -                            | 46                 | -                     |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                               | 20,148            | 10,665            | 3,267               | 706              | -                            | 1,751              | 19                    |
| services                                                                                                                   | 1,823             | 1,246             | 166                 | 5                | -                            | 160                | 170                   |
| F. Construction                                                                                                            | 335,857           | 339,114           | 134,386             | 12,981           | 17                           | 142,152            | 13,997                |
| 41 - Construction of buildings                                                                                             | 169,916           | 164,569           | 79,358              | 9,057            | 0                            | 47,413             | 9,043                 |
| 42 - Civil engineering                                                                                                     | 126,788           | 133,726           | 35,975              | 3,180            | 3                            | 82,120             | 4,309                 |
| 43 - Specialized construction activities                                                                                   | 39,152            | 40,819            | 19,053              | 744              | 13                           | 12,619             | 645                   |

## Deposit Holders and Type of Accounts

| Banks                                      |                                           | Dec-24 P                                   |                                            |                                            |                                             |                        |           |                | (Million Rupees) |
|--------------------------------------------|-------------------------------------------|--------------------------------------------|--------------------------------------------|--------------------------------------------|---------------------------------------------|------------------------|-----------|----------------|------------------|
| Deposits                                   |                                           |                                            |                                            |                                            |                                             |                        |           |                |                  |
| For 6 Months and Over but Less Than 1 Year | For 1 Year and Over but Less Than 2 Years | For 2 Years and Over but Less Than 3 Years | For 3 Years and Over but Less Than 4 Years | For 4 Years and Over but Less Than 5 Years | For 5 Years and Over but Less Than 10 Years | For Ten Years and Over | Sub Total | Total Deposits |                  |
| -                                          | 737                                       | -                                          | -                                          | -                                          | 3                                           | -                      | 814       | 5,044          |                  |
| 71                                         | 359                                       | -                                          | -                                          | -                                          | -                                           | -                      | 430       | 2,985          |                  |
| 8                                          | 496                                       | 7                                          | 4                                          | -                                          | 31                                          | -                      | 1,429     | 13,979         |                  |
| 8                                          | 480                                       | 7                                          | 4                                          | -                                          | 31                                          | -                      | 1,380     | 11,674         |                  |
| -                                          | 16                                        | -                                          | -                                          | -                                          | -                                           | -                      | 49        | 2,306          |                  |
| 1                                          | 8                                         | -                                          | -                                          | -                                          | -                                           | -                      | 13        | 3,534          |                  |
| 15                                         | 103                                       | -                                          | 10                                         | -                                          | 2                                           | -                      | 709       | 9,440          |                  |
| 80                                         | 503                                       | 2                                          | -                                          | -                                          | 1                                           | -                      | 1,196     | 18,741         |                  |
| 80                                         | 479                                       | 2                                          | -                                          | -                                          | 1                                           | -                      | 1,163     | 18,274         |                  |
| -                                          | 24                                        | -                                          | -                                          | -                                          | -                                           | -                      | 33        | 467            |                  |
| 14,270                                     | 784                                       | 19                                         | 40                                         | -                                          | 223                                         | -                      | 25,514    | 126,830        |                  |
| 792                                        | 2,830                                     | 0                                          | 67                                         | 8                                          | 134                                         | -                      | 8,806     | 115,159        |                  |
| 115                                        | 295                                       | 4                                          | 4                                          | -                                          | -                                           | -                      | 1,458     | 50,659         |                  |
| 97                                         | 590                                       | -                                          | 11                                         | -                                          | 1                                           | -                      | 2,139     | 28,961         |                  |
| 275                                        | 1,476                                     | -                                          | 1                                          | -                                          | 6                                           | -                      | 3,662     | 32,282         |                  |
| 38                                         | 1,164                                     | 0                                          | 13                                         | -                                          | 1                                           | -                      | 4,031     | 45,518         |                  |
| 7                                          | 187                                       | 14                                         | 1                                          | 0                                          | 4                                           | -                      | 788       | 15,105         |                  |
| -                                          | 2,120                                     | 0                                          | 1                                          | -                                          | -                                           | -                      | 4,169     | 24,791         |                  |
| 288                                        | 694                                       | 3                                          | 4                                          | -                                          | 17                                          | -                      | 3,227     | 44,543         |                  |
| 115                                        | 1,408                                     | 3                                          | 0                                          | -                                          | -                                           | -                      | 2,045     | 20,158         |                  |
| 15                                         | 323                                       | -                                          | 3                                          | -                                          | 10                                          | -                      | 4,728     | 72,529         |                  |
| 1                                          | 134                                       | -                                          | -                                          | -                                          | -                                           | -                      | 1,326     | 13,757         |                  |
| -                                          | 7                                         | -                                          | -                                          | -                                          | -                                           | -                      | 26        | 3,164          |                  |
| 923                                        | 553                                       | 1                                          | 1                                          | -                                          | 0                                           | 0                      | 4,064     | 114,300        |                  |
| -                                          | 95                                        | -                                          | 0                                          | -                                          | -                                           | -                      | 339       | 4,361          |                  |
| 2                                          | 35                                        | -                                          | -                                          | -                                          | -                                           | -                      | 44        | 339            |                  |
| -                                          | 3                                         | -                                          | -                                          | -                                          | -                                           | -                      | 44        | 2,621          |                  |
| 295                                        | 9                                         | -                                          | -                                          | -                                          | -                                           | -                      | 1,337     | 39,676         |                  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 82             |                  |
| 20                                         | 271                                       | -                                          | -                                          | -                                          | 0                                           | -                      | 698       | 11,606         |                  |
| -                                          | 46                                        | 1                                          | 0                                          | -                                          | -                                           | -                      | 50        | 693            |                  |
| 606                                        | 94                                        | -                                          | 1                                          | -                                          | -                                           | 0                      | 1,551     | 54,921         |                  |
| 4                                          | 63                                        | -                                          | -                                          | -                                          | -                                           | -                      | 105       | 4,729          |                  |
| 7,219                                      | 7,198                                     | 125                                        | 1,235                                      | 1                                          | 20,307                                      | -                      | 45,495    | 311,744        |                  |
| 5,378                                      | 7,111                                     | 124                                        | 1,235                                      | 1                                          | 20,291                                      | -                      | 43,283    | 278,887        |                  |
| 16                                         | 3,395                                     | -                                          | -                                          | -                                          | -                                           | -                      | 8,912     | 18,789         |                  |
| -                                          | 56                                        | -                                          | -                                          | -                                          | -                                           | -                      | 56        | 7,039          |                  |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 250       | 7,406          |                  |
| -                                          | 2                                         | -                                          | -                                          | -                                          | -                                           | -                      | 2         | 2,309          |                  |
| -                                          | 180                                       | 0                                          | -                                          | 1                                          | -                                           | -                      | 1,297     | 10,215         |                  |
| 5,361                                      | 3,478                                     | 124                                        | 1,235                                      | -                                          | 20,291                                      | -                      | 32,766    | 233,129        |                  |
| 1,841                                      | 73                                        | 1                                          | -                                          | -                                          | 16                                          | -                      | 1,947     | 31,920         |                  |
| -                                          | 15                                        | -                                          | -                                          | -                                          | -                                           | -                      | 265       | 937            |                  |
| -                                          | 220                                       | -                                          | 1                                          | -                                          | -                                           | -                      | 413       | 8,616          |                  |
| -                                          | 110                                       | -                                          | 1                                          | -                                          | -                                           | -                      | 113       | 1,235          |                  |
| -                                          | 9                                         | -                                          | -                                          | -                                          | -                                           | -                      | 9         | 1,036          |                  |
| -                                          | 95                                        | -                                          | -                                          | -                                          | -                                           | -                      | 114       | 5,838          |                  |
| -                                          | 6                                         | -                                          | -                                          | -                                          | -                                           | -                      | 176       | 507            |                  |
| 1,600                                      | 7,351                                     | 1                                          | 107                                        | 10                                         | 40                                          | 2                      | 23,108    | 312,643        |                  |
| 1,141                                      | 5,149                                     | 1                                          | 5                                          | 10                                         | 8                                           | -                      | 15,356    | 151,185        |                  |
| 296                                        | 1,830                                     | -                                          | 81                                         | -                                          | 4                                           | 0                      | 6,520     | 127,798        |                  |
| 164                                        | 372                                       | -                                          | 21                                         | -                                          | 27                                          | 2                      | 1,232     | 33,660         |                  |



## 2.2.2 Deposits Distributed by Category of

| Category<br>of<br>Deposit Holder                                                                                | Domestic Private  |                   |                     |                  |                              |                    |                       |
|-----------------------------------------------------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|
|                                                                                                                 | Dec-23            | Sep-24            | Dec-24 P            |                  |                              |                    | Fixed                 |
|                                                                                                                 | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 929,952           | 1,061,508         | 704,505             | 22,601           | 1,255                        | 251,955            | 35,369                |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 52,332            | 63,757            | 36,974              | 1,083            | 3                            | 16,919             | 2,278                 |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 333,859           | 375,897           | 251,697             | 16,051           | 440                          | 62,829             | 16,382                |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 543,761           | 621,854           | 415,834             | 5,467            | 812                          | 172,207            | 16,710                |
| H. Transportation and storage                                                                                   | 363,611           | 371,297           | 157,749             | 4,182            | 2                            | 129,686            | 32,436                |
| 49 - Land transport and transport via pipelines                                                                 | 47,649            | 50,080            | 32,598              | 1,238            | 1                            | 14,267             | 321                   |
| 50 - Water transport                                                                                            | 62,591            | 36,993            | 28,962              | 132              | -                            | 18,206             | 11,319                |
| 51 - Air transport                                                                                              | 118,804           | 161,411           | 46,395              | 60               | -                            | 56,136             | 15,639                |
| 52 - Warehousing and support activities for transportation                                                      | 117,416           | 113,028           | 43,432              | 2,670            | 1                            | 37,900             | 5,126                 |
| 53 - Courier activities other than national post activities                                                     | 17,151            | 9,785             | 6,362               | 83               | -                            | 3,177              | 31                    |
| I. Accommodation and food service activities                                                                    | 29,217            | 32,852            | 20,926              | 953              | 16                           | 10,005             | 1,358                 |
| 55 - Accommodation                                                                                              | 10,207            | 11,774            | 4,992               | 701              | -                            | 5,874              | 861                   |
| 56 - Food and beverage service activities                                                                       | 19,009            | 21,078            | 15,934              | 251              | 16                           | 4,131              | 497                   |
| J. Information and communication                                                                                | 173,428           | 192,507           | 119,025             | 1,516            | 2,304                        | 69,332             | 5,803                 |
| 58 - Publishing activities                                                                                      | 19,408            | 18,788            | 11,403              | 212              | 12                           | 4,746              | 2,000                 |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 666               | 981               | 407                 | 90               | -                            | 297                | 25                    |
| 60 - Programming and broadcasting activities                                                                    | 2,140             | 2,609             | 1,334               | 1                | 170                          | 388                | 13                    |
| 61 - Telecommunications                                                                                         | 48,591            | 67,407            | 31,728              | 215              | 207                          | 18,419             | 1,148                 |
| 62 - Computer programming, consultancy and related activities                                                   | 71,970            | 75,161            | 48,516              | 687              | 962                          | 39,899             | 2,350                 |
| 63 - Information service activities                                                                             | 30,653            | 27,561            | 25,638              | 311              | 952                          | 5,583              | 268                   |
| K. Real estate activities                                                                                       | 164,273           | 142,142           | 59,889              | 6,345            | 0                            | 50,003             | 9,656                 |
| L. Professional, scientific and technical activities                                                            | 157,247           | 140,683           | 70,840              | 1,755            | 414                          | 59,718             | 8,063                 |
| 69 - Legal and accounting activities                                                                            | 40,766            | 18,590            | 8,651               | 553              | 83                           | 8,897              | 764                   |
| 70 - Activities of head offices; management consultancy activities                                              | 12,025            | 7,049             | 4,755               | 54               | 51                           | 1,351              | 388                   |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 22,162            | 19,812            | 13,254              | 597              | -                            | 3,430              | 3,375                 |
| 72 - Scientific research and development                                                                        | 8,377             | 10,124            | 3,079               | 138              | -                            | 1,066              | 1,393                 |
| 73 - Advertising and market research                                                                            | 13,357            | 16,627            | 8,368               | 148              | 268                          | 7,931              | 514                   |
| 74 - Other professional, scientific and technical activities                                                    | 59,024            | 66,766            | 31,483              | 259              | 12                           | 36,684             | 1,604                 |
| 75 - Veterinary activities                                                                                      | 1,537             | 1,714             | 1,250               | 6                | -                            | 358                | 23                    |
| M. Administrative and support service activities                                                                | 121,410           | 125,114           | 75,146              | 2,800            | -                            | 34,730             | 2,117                 |
| 77 - Rental and leasing activities                                                                              | 3,624             | 4,686             | 2,896               | 61               | -                            | 1,176              | 197                   |
| 78 - Employment activities                                                                                      | 1,538             | 2,533             | 1,416               | 12               | -                            | 985                | 2                     |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 25,410            | 28,766            | 18,722              | 1,060            | -                            | 5,188              | 287                   |
| 80 - Security and investigation activities                                                                      | 4,496             | 4,215             | 2,370               | 422              | -                            | 2,022              | 27                    |
| 81 - Services to buildings and landscape activities                                                             | 3,164             | 3,203             | 2,556               | 120              | -                            | 410                | 287                   |
| 82 - Office administrative, office support and other business support activities                                | 83,178            | 81,712            | 47,186              | 1,124            | -                            | 24,949             | 1,317                 |
| N. Education                                                                                                    | 103,664           | 121,330           | 32,880              | 4,026            | 17                           | 51,899             | 5,353                 |
| O. Human health and social work activities                                                                      | 76,754            | 92,531            | 27,950              | 2,169            | -                            | 29,111             | 16,147                |
| 86 - Human health activities                                                                                    | 58,785            | 68,942            | 22,918              | 1,913            | -                            | 19,783             | 14,327                |
| 87 - Residential care activities                                                                                | 777               | 843               | 515                 | 10               | -                            | 325                | 147                   |
| 88 - Social work activities with and without accommodation                                                      | 17,191            | 22,745            | 4,517               | 247              | -                            | 9,003              | 1,673                 |
| P. Arts, entertainment and recreation                                                                           | 3,243             | 2,685             | 1,279               | 9                | 0                            | 561                | 686                   |
| Q. Other service activities                                                                                     | 403,667           | 408,724           | 240,783             | 7,107            | 415                          | 98,629             | 23,483                |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | 618,085           | 656,836           | 113,943             | 11,454           | 1                            | 254,243            | 78,007                |
| A. Private Trusts and Non-profit Organizations                                                                  | 439,278           | 465,397           | 57,969              | 10,347           | -                            | 183,209            | 60,443                |
| B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | 178,807           | 191,439           | 55,974              | 1,106            | 1                            | 71,034             | 17,564                |
| VI. PERSONAL                                                                                                    | 11,245,014        | 12,959,750        | 5,714,068           | 56,155           | 448                          | 6,440,704          | 236,288               |
| A. Salaried persons                                                                                             | 3,213,979         | 3,706,385         | 1,728,056           | 5,075            | 4                            | 1,827,764          | 63,503                |
| B. Self employed                                                                                                | 5,028,546         | 5,744,415         | 2,701,392           | 45,043           | 372                          | 2,753,813          | 88,724                |
| C. Other Personal                                                                                               | 3,002,489         | 3,508,949         | 1,284,619           | 6,038            | 72                           | 1,859,127          | 84,061                |
| VII. OTHER                                                                                                      | 6,256             | 5,835             | 2,223               | 3,124            | -                            | 968                | 382                   |
| Total                                                                                                           | 21,407,652        | 23,970,868        | 9,040,750           | 326,019          | 23,497                       | 10,826,286         | 833,984               |

## Deposit Holders and Type of Accounts

| Banks                                      |                                           |                                            |                                            |                                            |                                             |                        |           | (Million Rupees) |
|--------------------------------------------|-------------------------------------------|--------------------------------------------|--------------------------------------------|--------------------------------------------|---------------------------------------------|------------------------|-----------|------------------|
| Dec-24 P                                   |                                           |                                            |                                            |                                            |                                             |                        |           |                  |
| Deposits                                   |                                           |                                            |                                            |                                            |                                             |                        |           |                  |
| For 6 Months and Over but Less Than 1 Year | For 1 Year and Over but Less Than 2 Years | For 2 Years and Over but Less Than 3 Years | For 3 Years and Over but Less Than 4 Years | For 4 Years and Over but Less Than 5 Years | For 5 Years and Over but Less Than 10 Years | For Ten Years and Over | Sub Total | Total Deposits   |
| 2,490                                      | 21,097                                    | 76                                         | 110                                        | 3                                          | 154                                         | 3                      | 59,303    | 1,039,620        |
| 107                                        | 919                                       | 1                                          | 23                                         | 2                                          | 8                                           | -                      | 3,336     | 58,315           |
| 1,829                                      | 8,146                                     | 43                                         | 21                                         | 2                                          | 44                                          | -                      | 26,467    | 357,485          |
| 554                                        | 12,032                                    | 32                                         | 66                                         | -                                          | 102                                         | 3                      | 29,499    | 623,820          |
| 2,730                                      | 2,902                                     | 49                                         | 10                                         | 0                                          | 12                                          | -                      | 38,138    | 329,757          |
| 4                                          | 940                                       | 31                                         | 3                                          | -                                          | 6                                           | -                      | 1,305     | 49,409           |
| -                                          | 450                                       | -                                          | -                                          | -                                          | 1                                           | -                      | 11,770    | 59,070           |
| 1,979                                      | 93                                        | 0                                          | 1                                          | 0                                          | 3                                           | -                      | 17,715    | 120,305          |
| 747                                        | 1,374                                     | 18                                         | 5                                          | -                                          | 2                                           | -                      | 7,273     | 91,275           |
| -                                          | 44                                        | -                                          | 1                                          | -                                          | -                                           | -                      | 76        | 9,698            |
| 72                                         | 684                                       | 0                                          | 2                                          | -                                          | 7                                           | -                      | 2,124     | 34,023           |
| 17                                         | 207                                       | 0                                          | 2                                          | -                                          | 0                                           | -                      | 1,088     | 12,655           |
| 55                                         | 477                                       | -                                          | -                                          | -                                          | 7                                           | -                      | 1,036     | 21,368           |
| 401                                        | 13,834                                    | 8                                          | 37                                         | -                                          | 66                                          | -                      | 20,150    | 212,327          |
| 5                                          | 1,378                                     | -                                          | 5                                          | -                                          | 1                                           | -                      | 3,387     | 19,760           |
| 62                                         | 141                                       | -                                          | -                                          | -                                          | -                                           | -                      | 228       | 1,022            |
| -                                          | 201                                       | -                                          | -                                          | -                                          | -                                           | -                      | 214       | 2,107            |
| 227                                        | 11,479                                    | 0                                          | 6                                          | -                                          | 4                                           | -                      | 12,864    | 63,433           |
| 80                                         | 398                                       | 8                                          | 1                                          | -                                          | 60                                          | -                      | 2,896     | 92,960           |
| 28                                         | 238                                       | -                                          | 25                                         | -                                          | 2                                           | -                      | 561       | 33,046           |
| 159                                        | 1,878                                     | 4                                          | 6                                          | 2                                          | 42                                          | -                      | 11,747    | 127,984          |
| 960                                        | 2,283                                     | 31                                         | 64                                         | -                                          | 1,934                                       | -                      | 13,333    | 146,061          |
| 62                                         | 301                                       | -                                          | 1                                          | -                                          | 18                                          | -                      | 1,146     | 19,331           |
| 17                                         | 70                                        | -                                          | -                                          | -                                          | 7                                           | -                      | 481       | 6,691            |
| 33                                         | 406                                       | 1                                          | 2                                          | -                                          | 0                                           | -                      | 3,819     | 21,100           |
| 209                                        | 42                                        | 8                                          | -                                          | -                                          | -                                           | -                      | 1,652     | 5,935            |
| 35                                         | 262                                       | -                                          | -                                          | -                                          | 4                                           | -                      | 814       | 17,529           |
| 404                                        | 1,168                                     | 22                                         | 61                                         | -                                          | 1,906                                       | -                      | 5,165     | 73,603           |
| 200                                        | 33                                        | -                                          | -                                          | -                                          | -                                           | -                      | 257       | 1,871            |
| 271                                        | 3,089                                     | 13                                         | 39                                         | 1                                          | 70                                          | 1                      | 5,600     | 118,275          |
| -                                          | 103                                       | -                                          | -                                          | -                                          | 2                                           | -                      | 301       | 4,433            |
| -                                          | 159                                       | -                                          | -                                          | -                                          | -                                           | -                      | 161       | 2,574            |
| 34                                         | 414                                       | 5                                          | 35                                         | 1                                          | 52                                          | 0                      | 828       | 25,799           |
| 25                                         | 31                                        | -                                          | -                                          | -                                          | -                                           | -                      | 83        | 4,898            |
| -                                          | 165                                       | -                                          | -                                          | -                                          | -                                           | -                      | 451       | 3,538            |
| 213                                        | 2,217                                     | 8                                          | 4                                          | -                                          | 17                                          | 0                      | 3,775     | 77,034           |
| 2,769                                      | 4,883                                     | 3                                          | 118                                        | -                                          | 56                                          | 1                      | 13,181    | 102,003          |
| 5,029                                      | 12,112                                    | 47                                         | 144                                        | -                                          | 326                                         | 2                      | 33,806    | 93,036           |
| 2,287                                      | 10,334                                    | 23                                         | 124                                        | -                                          | 2                                           | 2                      | 27,098    | 71,713           |
| 3                                          | 39                                        | -                                          | -                                          | -                                          | -                                           | -                      | 188       | 1,038            |
| 2,739                                      | 1,739                                     | 24                                         | 20                                         | -                                          | 324                                         | -                      | 6,519     | 20,285           |
| 7                                          | 186                                       | -                                          | -                                          | -                                          | -                                           | -                      | 879       | 2,728            |
| 960                                        | 11,073                                    | 28                                         | 43                                         | 1                                          | 139                                         | 3                      | 35,729    | 382,663          |
| 24,400                                     | 140,597                                   | 41                                         | 7,018                                      | -                                          | 2,166                                       | 3                      | 252,233   | 631,873          |
| 19,341                                     | 107,524                                   | 37                                         | 6,155                                      | -                                          | 1,890                                       | -                      | 195,391   | 446,916          |
| 5,059                                      | 33,073                                    | 4                                          | 862                                        | -                                          | 276                                         | 3                      | 56,841    | 184,957          |
| 77,941                                     | 521,338                                   | 4,097                                      | 14,679                                     | 519                                        | 54,085                                      | 304                    | 909,250   | 13,120,625       |
| 12,060                                     | 120,254                                   | 802                                        | 3,216                                      | 72                                         | 12,089                                      | 97                     | 212,092   | 3,772,991        |
| 32,810                                     | 210,208                                   | 1,497                                      | 5,309                                      | 181                                        | 15,129                                      | 107                    | 353,965   | 5,854,585        |
| 33,071                                     | 190,876                                   | 1,798                                      | 6,154                                      | 266                                        | 26,867                                      | 99                     | 343,192   | 3,493,049        |
| -                                          | 425                                       | -                                          | 0                                          | -                                          | -                                           | 1                      | 808       | 7,122            |
| 338,230                                    | 1,497,488                                 | 5,117                                      | 31,778                                     | 550                                        | 117,468                                     | 339                    | 2,824,956 | 23,041,509       |

## 2.2.3 Deposits Distributed by Category of

Foreign

| Category<br>of<br>Deposit Holder                                      | Dec-23            | Sep-24            | Dec-24 P            |                  |                              |                    |                       |
|-----------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|
|                                                                       | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Fixed                 |
|                                                                       |                   |                   |                     |                  |                              |                    | Less Than<br>6 Months |
| 1. FOREIGN CONSTITUENTS                                               | 14,418            | 16,670            | 16,031              | -                | -                            | 5,085              | -                     |
| 1) Official                                                           | 6,262             | 6,487             | 2,631               | -                | -                            | 4,894              | -                     |
| 2) Business                                                           | 8,026             | 10,024            | 13,361              | -                | -                            | 30                 | -                     |
| 3) Personal                                                           | 130               | 159               | 40                  | -                | -                            | 161                | -                     |
| 4) Trust Funds and Non Profit Organizations                           | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| 2. DOMESTIC CONSTITUENTS                                              | 613,306           | 782,215           | 105,632             | -                | -                            | 591,813            | 96,016                |
| I. GOVERNMENT                                                         | -                 | 11                | -                   | -                | -                            | 231                | -                     |
| A. Federal Government                                                 | -                 | 11                | -                   | -                | -                            | 231                | -                     |
| B. Provincial Governments                                             | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| C. Local Bodies                                                       | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES                           | 5                 | 7                 | 5                   | -                | -                            | 1                  | -                     |
| Agriculture, hunting and forestry                                     | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Services                                                              | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Utilities                                                             | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Transport, storage and communications                                 | 4                 | 5                 | 5                   | -                | -                            | -                  | -                     |
| Manufacturing                                                         | 1                 | 1                 | 0                   | -                | -                            | 1                  | -                     |
| Mining and Quarrying                                                  | 0                 | -                 | -                   | -                | -                            | -                  | -                     |
| Construction                                                          | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Commerce and Trade                                                    | 0                 | -                 | -                   | -                | -                            | 0                  | -                     |
| Others                                                                | 0                 | -                 | -                   | -                | -                            | -                  | -                     |
| III. NON-BANK FINANCIAL INSTITUTIONS                                  | 298               | 368               | 194                 | -                | -                            | 286                | -                     |
| Mutual Funds and AMCs                                                 | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Insurance & Pension Funds                                             | 261               | 278               | 84                  | -                | -                            | 274                | -                     |
| MFIs and DFIs                                                         | 36                | 90                | 110                 | -                | -                            | 11                 | -                     |
| Stock Exchange & Brokerage Houses                                     | 1                 | 1                 | 1                   | -                | -                            | 0                  | -                     |
| Modarabas                                                             | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Other NBFIs                                                           | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| IV. PRIVATE SECTOR (BUSINESS)                                         | 610,976           | 779,736           | 104,397             | -                | -                            | 589,959            | 95,835                |
| A. Agriculture, forestry and fishing                                  | 1,397             | 881               | 2,659               | -                | -                            | 358                | -                     |
| 1. Crop and animal production, hunting and related service activities | 1,397             | 881               | 2,659               | -                | -                            | 358                | -                     |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | -                 | -                 | 0                   | -                | -                            | -                  | -                     |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 0                 | 0                 | 0                   | -                | -                            | -                  | -                     |
| Growing of other fruits, vegetables and crops                         | 1,271             | 768               | 2,624               | -                | -                            | 61                 | -                     |
| Raising of livestock and other related activities                     | 2                 | 11                | 14                  | -                | -                            | -                  | -                     |
| Other agricultural support activities                                 | 124               | 102               | 21                  | -                | -                            | 297                | -                     |
| Hunting, trapping and related service activities                      | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| 02 - Forestry and logging                                             | 0                 | 0                 | 0                   | -                | -                            | -                  | -                     |
| 03 - Fishing and aquaculture                                          | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| B. Mining and quarrying                                               | 50,249            | 95,088            | 3,156               | -                | -                            | 87,245             | -                     |
| 05 - Mining of coal and lignite                                       | 40,168            | 94,383            | 2,337               | -                | -                            | 86,840             | -                     |
| 06 - Extraction of crude petroleum and natural gas                    | 9,672             | 263               | 180                 | -                | -                            | 183                | -                     |
| 07 - Mining of metal ores                                             | 184               | 199               | 72                  | -                | -                            | 189                | -                     |
| 08-Other mining and quarrying                                         | 225               | 243               | 567                 | -                | -                            | 32                 | -                     |
| 09 - Mining support service activities                                | 0                 | 0                 | 0                   | -                | -                            | -                  | -                     |
| C. Manufacturing                                                      | 163,558           | 118,246           | 21,562              | -                | -                            | 64,289             | 22,551                |
| 10 - Manufacture of food products                                     | 15,403            | 5,446             | 524                 | -                | -                            | 4,727              | -                     |
| 11 - Manufacture of beverages                                         | 44,727            | 29,398            | 7,489               | -                | -                            | 23,289             | -                     |
| 12 - Manufacture of tobacco products                                  | 5,905             | 2,060             | 2,189               | -                | -                            | 1,586              | -                     |
| 13 - Manufacture of textiles                                          | 331               | 289               | 286                 | -                | -                            | 1                  | -                     |
| Preparation and spinning of textile fibres                            | 327               | 284               | 282                 | -                | -                            | 1                  | -                     |
| Weaving of textiles                                                   | 0                 | 0                 | 0                   | -                | -                            | -                  | -                     |
| Finishing of textiles                                                 | 0                 | 0                 | 0                   | -                | -                            | -                  | -                     |
| Manufacture of knitted and crocheted fabrics                          | 0                 | 0                 | 0                   | -                | -                            | -                  | -                     |
| Manufacture of made-up textile articles, except apparel               | 0                 | 0                 | 0                   | -                | -                            | -                  | -                     |
| Manufacture of carpets and rugs                                       | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Manufacture of other textiles n.e.c.                                  | 4                 | 4                 | 3                   | -                | -                            | 0                  | -                     |
| 14 - Manufacture of wearing apparel                                   | 147               | 177               | 78                  | -                | -                            | 18                 | -                     |
| 15 - Manufacture of leather and related products                      | 0                 | 0                 | 0                   | -                | -                            | -                  | -                     |

## Deposit Holders and Type of Accounts

Banks (Million Rupees)

| Dec-24 P                                   |                                           |                                            |                                            |                                            |                                             |                        |           |                |
|--------------------------------------------|-------------------------------------------|--------------------------------------------|--------------------------------------------|--------------------------------------------|---------------------------------------------|------------------------|-----------|----------------|
| Deposits                                   |                                           |                                            |                                            |                                            |                                             |                        |           |                |
| For 6 Months and Over but Less Than 1 Year | For 1 Year and Over but Less Than 2 Years | For 2 Years and Over but Less Than 3 Years | For 3 Years and Over but Less Than 4 Years | For 4 Years and Over but Less Than 5 Years | For 5 Years and Over but Less Than 10 Years | For Ten Years and Over | Sub Total | Total Deposits |
| 30                                         | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 30        | 21,146         |
| 30                                         | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 30        | 7,555          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 13,390         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 200            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| 35                                         | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 96,051    | 793,496        |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 231            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 231            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 7              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 5              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 1              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 480            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 358            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 121            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 1              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 95,835    | 790,191        |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 3,017          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 3,017          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 2,685          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 14             |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 318            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 90,401         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 89,177         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 363            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 261            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 599            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 22,551    | 108,402        |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 5,251          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 30,777         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 3,776          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 287            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 283            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 4              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 96             |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |

## 2.2.3 Deposits Distributed by Category of

Foreign

| Category<br>of<br>Deposit Holder                                                                                           | Dec-23            | Sep-24            | Dec-24 P            |                  |                              |                    | Fixed                 |
|----------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|
|                                                                                                                            | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                | 0                 | 0                 | 0                   | -                | -                            | -                  | -                     |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                        | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Manufacture of footwear                                                                                                    | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| a. Leather wear                                                                                                            | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| b. Rubber and Plastic wear                                                                                                 | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| 17 - Manufacture of paper and paper products                                                                               | 246               | 331               | 115                 | -                | -                            | 300                | -                     |
| 18 - Printing and reproduction of recorded media                                                                           | 488               | 583               | 19                  | -                | -                            | -                  | 210                   |
| Printing and other service activities related to printing                                                                  | 0                 | 0                 | 1                   | -                | -                            | -                  | -                     |
| Reproduction of recorded media                                                                                             | 488               | 583               | 18                  | -                | -                            | -                  | 210                   |
| 19 - Manufacture of coke and refined petroleum products                                                                    | 480               | 7,091             | 318                 | -                | -                            | -                  | -                     |
| 20 - Manufacture of chemicals and chemical products                                                                        | 60,381            | 21,816            | 3,915               | -                | -                            | 11,243             | 5,067                 |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                          | 14,094            | 24,694            | 2,633               | -                | -                            | 14,285             | 9,486                 |
| 22 - Manufacture of rubber and plastics products                                                                           | 61                | 3                 | 3                   | -                | -                            | 0                  | -                     |
| 23 - Manufacture of other non-metallic mineral products                                                                    | 37                | 15                | 8                   | -                | -                            | 5                  | -                     |
| 24 - Manufacture of basic metals                                                                                           | 38                | 17                | 17                  | -                | -                            | 7                  | -                     |
| 25 - Manufacture of fabricated metal products, except machinery and equipment                                              | 0                 | 0                 | 0                   | -                | -                            | -                  | -                     |
| 26 - Manufacture of computer, electronic and optical products                                                              | 2,259             | 850               | 1,951               | -                | -                            | 100                | -                     |
| 27 - Manufacture of electrical equipment                                                                                   | 11,647            | 9,318             | 784                 | -                | -                            | 1,394              | 6,738                 |
| 28 - Manufacture of machinery and equipment                                                                                | 1,702             | 1,760             | 972                 | -                | -                            | 1,403              | 800                   |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                             | 364               | 12                | 7                   | -                | -                            | 6                  | -                     |
| 30 - Manufacture of other transport equipment                                                                              | 246               | 249               | 139                 | -                | -                            | 231                | -                     |
| 31 - Manufacture of furniture                                                                                              | 0                 | 0                 | 0                   | -                | -                            | -                  | -                     |
| 32 - Other manufacturing                                                                                                   | 4,999             | 14,139            | 116                 | -                | -                            | 5,694              | 250                   |
| Manufacture of jewellery and related articles                                                                              | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Manufacture of imitation jewellery and related articles                                                                    | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Manufacture of musical instruments                                                                                         | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Manufacture of sports goods                                                                                                | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Manufacture of games and toys                                                                                              | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Manufacture of medical and dental instruments and supplies                                                                 | 27                | 214               | 115                 | -                | -                            | -                  | 250                   |
| Manufacture of Handicrafts                                                                                                 | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Other manufacturing n.e.c.                                                                                                 | 4,973             | 13,926            | 1                   | -                | -                            | 5,694              | -                     |
| 33 - Repair and installation of machinery and equipment                                                                    | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| D. Electricity, gas, steam and air conditioning supply                                                                     | 197,770           | 363,609           | 28,788              | -                | -                            | 339,924            | 13,294                |
| Electric power generation, transmission and distribution                                                                   | 197,010           | 361,478           | 28,785              | -                | -                            | 335,685            | 13,294                |
| a) Hydal                                                                                                                   | 13,132            | 16,831            | 4,962               | -                | -                            | 8,991              | 4,465                 |
| b) Thermal                                                                                                                 | 2                 | 1                 | 0                   | -                | -                            | 2                  | -                     |
| c) Coal Based                                                                                                              | 126,559           | 271,383           | 1,259               | -                | -                            | 271,526            | -                     |
| d) Wind                                                                                                                    | 8,452             | 10,629            | 868                 | -                | -                            | 4,475              | 8,829                 |
| e) Solar                                                                                                                   | 3,437             | 2,506             | 285                 | -                | -                            | 6,130              | -                     |
| f) Other                                                                                                                   | 45,429            | 60,128            | 21,411              | -                | -                            | 44,561             | -                     |
| Manufacture of gas; distribution of gaseous fuels through mains                                                            | 760               | 2,131             | 3                   | -                | -                            | 4,239              | -                     |
| Steam and air conditioning supply                                                                                          | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| E. Water supply; sewerage, waste management and remediation activities                                                     | 2                 | 532               | 1                   | -                | -                            | 0                  | -                     |
| 36 - Water collection, treatment and supply                                                                                | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| 37 - Sewerage                                                                                                              | 0                 | 532               | -                   | -                | -                            | 0                  | -                     |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                               | 2                 | 0                 | 1                   | -                | -                            | 0                  | -                     |
| 39 - Remediation activities and other waste management services                                                            | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| F. Construction                                                                                                            | 18,848            | 20,836            | 2,103               | -                | -                            | 10,744             | 8,407                 |
| 41 - Construction of buildings                                                                                             | 3,466             | 3,340             | 464                 | -                | -                            | 2,664              | -                     |
| 42 - Civil engineering                                                                                                     | 15,381            | 17,496            | 1,639               | -                | -                            | 8,080              | 8,407                 |
| 43 - Specialized construction activities                                                                                   | 0                 | 0                 | -                   | -                | -                            | 0                  | -                     |

## Deposit Holders and Type of Accounts

Banks (Million Rupees)

| Dec-24 P                                   |                                           |                                            |                                            |                                            |                                             |                        |           |                |
|--------------------------------------------|-------------------------------------------|--------------------------------------------|--------------------------------------------|--------------------------------------------|---------------------------------------------|------------------------|-----------|----------------|
| Deposits                                   |                                           |                                            |                                            |                                            |                                             |                        |           |                |
| For 6 Months and Over but Less Than 1 Year | For 1 Year and Over but Less Than 2 Years | For 2 Years and Over but Less Than 3 Years | For 3 Years and Over but Less Than 4 Years | For 4 Years and Over but Less Than 5 Years | For 5 Years and Over but Less Than 10 Years | For Ten Years and Over | Sub Total | Total Deposits |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 415            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 210       | 229            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 1              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 210       | 228            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 318            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 5,067     | 20,225         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 9,486     | 26,404         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 3              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 13             |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 24             |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 2,051          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 6,738     | 8,916          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 800       | 3,175          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 13             |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 370            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 250       | 6,060          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 250       | 365            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 5,694          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 13,294    | 382,007        |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 13,294    | 377,764        |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 4,465     | 18,418         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 2              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 272,785        |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 8,829     | 14,173         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 6,415          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 65,972         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 4,242          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 1              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 1              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 8,407     | 21,254         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 3,127          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 8,407     | 18,126         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -         | 0              |

## 2.2.3 Deposits Distributed by Category of

Foreign

| Category<br>of<br>Deposit Holder                                                                                | Dec-23            | Sep-24            | Dec-24 P            |                  |                              |                    |                       |
|-----------------------------------------------------------------------------------------------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|
|                                                                                                                 | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Fixed                 |
|                                                                                                                 |                   |                   |                     |                  |                              |                    | Less Than<br>6 Months |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 25,954            | 26,220            | 1,961               | -                | -                            | 12,174             | 10,358                |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 0                 | -                 | -                   | -                | -                            | -                  | -                     |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 24,961            | 25,289            | 1,337               | -                | -                            | 12,067             | 10,109                |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 993               | 931               | 624                 | -                | -                            | 107                | 249                   |
| H. Transportation and storage                                                                                   | 83,341            | 69,604            | 24,433              | -                | -                            | 34,876             | 15,650                |
| 49 - Land transport and transport via pipelines                                                                 | 2,151             | 1,087             | 813                 | -                | -                            | 908                | -                     |
| 50 - Water transport                                                                                            | 11,568            | 23,896            | 22                  | -                | -                            | 8,642              | 5,000                 |
| 51 - Air transport                                                                                              | 48,362            | 29,299            | 22,600              | -                | -                            | 9,519              | -                     |
| 52 - Warehousing and support activities for transportation                                                      | 21,154            | 15,274            | 942                 | -                | -                            | 15,792             | 10,650                |
| 53 - Courier activities other than national post activities                                                     | 106               | 48                | 57                  | -                | -                            | 14                 | -                     |
| I. Accommodation and food service activities                                                                    | 1,842             | 6,390             | 69                  | -                | -                            | 9,829              | 700                   |
| 55 - Accommodation                                                                                              | 0                 | 0                 | 0                   | -                | -                            | 0                  | -                     |
| 56 - Food and beverage service activities                                                                       | 1,842             | 6,389             | 69                  | -                | -                            | 9,829              | 700                   |
| J. Information and communication                                                                                | 44,035            | 52,927            | 14,734              | -                | -                            | 26,810             | 5,930                 |
| 58 - Publishing activities                                                                                      | 5,052             | 9,115             | 7,456               | -                | -                            | 6                  | -                     |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| 60 - Programming and broadcasting activities                                                                    | 0                 | 0                 | -                   | -                | -                            | 0                  | -                     |
| 61 - Telecommunications                                                                                         | 37,218            | 41,367            | 4,642               | -                | -                            | 26,786             | 5,930                 |
| 62 - Computer programming, consultancy and related activities                                                   | 1,596             | 2,133             | 2,284               | -                | -                            | 16                 | -                     |
| 63 - Information service activities                                                                             | 168               | 312               | 352                 | -                | -                            | 1                  | -                     |
| K. Real estate activities                                                                                       | 0                 | 0                 | -                   | -                | -                            | 0                  | -                     |
| L. Professional, scientific and technical activities                                                            | 10,107            | 9,592             | 4,416               | -                | -                            | 3,663              | 6,400                 |
| 69 - Legal and accounting activities                                                                            | 0                 | 0                 | 0                   | -                | -                            | -                  | -                     |
| 70 - Activities of head offices; management consultancy activities                                              | 3,233             | 5,148             | 912                 | -                | -                            | -                  | 6,400                 |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 4,994             | 3,173             | 2,645               | -                | -                            | 2,685              | -                     |
| 72 - Scientific research and development                                                                        | 31                | 17                | 21                  | -                | -                            | 2                  | -                     |
| 73 - Advertising and market research                                                                            | 364               | 298               | 281                 | -                | -                            | 315                | -                     |
| 74 - Other professional, scientific and technical activities                                                    | 1,485             | 957               | 557                 | -                | -                            | 661                | -                     |
| 75 - Veterinary activities                                                                                      | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| M. Administrative and support service activities                                                                | 23                | 69                | 21                  | -                | -                            | 25                 | -                     |
| 77 - Rental and leasing activities                                                                              | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| 78 - Employment activities                                                                                      | 14                | 60                | 11                  | -                | -                            | 25                 | -                     |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 0                 | 1                 | 2                   | -                | -                            | -                  | -                     |
| 80 - Security and investigation activities                                                                      | 9                 | 8                 | 7                   | -                | -                            | -                  | -                     |
| 81 - Services to buildings and landscape activities                                                             | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| 82 - Office administrative, office support and other business support activities                                | 0                 | 1                 | 1                   | -                | -                            | -                  | -                     |
| N. Education                                                                                                    | 2                 | 9                 | 3                   | -                | -                            | 0                  | -                     |
| O. Human health and social work activities                                                                      | 918               | 785               | 464                 | -                | -                            | -                  | -                     |
| 86 - Human health activities                                                                                    | 918               | 785               | 464                 | -                | -                            | -                  | -                     |
| 87 - Residential care activities                                                                                | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| 88 - Social work activities with and without accommodation                                                      | 0                 | 0                 | 0                   | -                | -                            | -                  | -                     |
| P. Arts, entertainment and recreation                                                                           | -                 | -                 | -                   | -                | -                            | -                  | -                     |
| Q. Other service activities                                                                                     | 12,929            | 14,947            | 25                  | -                | -                            | 22                 | 12,546                |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | 809               | 1,092             | 123                 | -                | -                            | 642                | 115                   |
| A. Private Trusts and Non-profit Organizations                                                                  | 770               | 1,031             | 82                  | -                | -                            | 642                | 115                   |
| B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | 39                | 62                | 41                  | -                | -                            | -                  | -                     |
| VI. PERSONAL                                                                                                    | 1,177             | 941               | 893                 | -                | -                            | 560                | 66                    |
| A. Salaried persons                                                                                             | 918               | 751               | 884                 | -                | -                            | 440                | 5                     |
| B. Self employed                                                                                                | 108               | 93                | 7                   | -                | -                            | 37                 | 50                    |
| C. Other Personal                                                                                               | 152               | 96                | 2                   | -                | -                            | 84                 | 11                    |
| VII. OTHER                                                                                                      | 40                | 60                | 19                  | -                | -                            | 133                | -                     |
| Total                                                                                                           | 627,724           | 798,886           | 121,663             | -                | -                            | 596,898            | 96,016                |

## Deposit Holders and Type of Accounts

| Banks                                      |                                           |                                            |                                            |                                            |                                             |                        | (Million Rupees) |                |
|--------------------------------------------|-------------------------------------------|--------------------------------------------|--------------------------------------------|--------------------------------------------|---------------------------------------------|------------------------|------------------|----------------|
| Dec-24 P                                   |                                           |                                            |                                            |                                            |                                             |                        |                  |                |
| Deposits                                   |                                           |                                            |                                            |                                            |                                             |                        |                  |                |
| For 6 Months and Over but Less Than 1 Year | For 1 Year and Over but Less Than 2 Years | For 2 Years and Over but Less Than 3 Years | For 3 Years and Over but Less Than 4 Years | For 4 Years and Over but Less Than 5 Years | For 5 Years and Over but Less Than 10 Years | For Ten Years and Over | Sub Total        | Total Deposits |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 10,358           | 24,493         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 10,109           | 23,513         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 249              | 980            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 15,650           | 74,959         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | 1,721          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 5,000            | 13,664         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | 32,119         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 10,650           | 27,384         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | 71             |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 700              | 10,599         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 700              | 10,598         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 5,930            | 47,474         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | 7,462          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 5,930            | 37,359         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | 2,301          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | 353            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 6,400            | 14,479         |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 6,400            | 7,312          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | 5,329          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | 23             |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | 596            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | 1,218          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | 46             |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | 36             |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | 2              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | 7              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | 1              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | 3              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | 464            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | 464            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | 0              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | -              |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 12,546           | 12,593         |
| 35                                         | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 150              | 915            |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 115              | 839            |
| 35                                         | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 35               | 76             |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 66               | 1,520          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 5                | 1,329          |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 50               | 94             |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 11               | 97             |
| -                                          | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                | 152            |
| 65                                         | -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 96,081           | 814,642        |



## 2.2.4 Deposits Distributed by Category of Deposit Holders

### All Banks

(Million Rupees)

| Category of Deposit Holder                                            | Dec-23             |            | Sep-24             |            | Dec-24 P           |            |
|-----------------------------------------------------------------------|--------------------|------------|--------------------|------------|--------------------|------------|
|                                                                       | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     |
| <b>I. FOREIGN CONSTITUENTS</b>                                        | 932,752            | 772,367    | 1,095,583          | 844,609    | 1,125,375          | 888,649    |
| 1) Official                                                           | 162,542            | 119,476    | 83,286             | 106,629    | 64,281             | 89,741     |
| 2) Business                                                           | 36,501             | 160,376    | 35,022             | 145,195    | 23,728             | 163,435    |
| 3) Personal                                                           | 733,695            | 492,328    | 977,261            | 592,654    | 1,037,352          | 635,339    |
| 4) Trust Funds and Non Profit Organizations                           | 14                 | 187        | 14                 | 132        | 14                 | 134        |
| <b>2. DOMESTIC CONSTITUENTS</b>                                       | 101,173,074        | 26,525,316 | 109,682,294        | 29,751,635 | 105,359,767        | 28,926,304 |
| <b>I. GOVERNMENT</b>                                                  | 537,912            | 3,965,803  | 563,305            | 4,526,235  | 513,348            | 4,296,510  |
| A. Federal Government                                                 | 119,779            | 2,524,918  | 137,132            | 2,799,811  | 84,928             | 2,581,116  |
| B. Provincial Governments                                             | 383,496            | 1,268,631  | 389,866            | 1,532,672  | 391,115            | 1,506,660  |
| C. Local Bodies                                                       | 34,637             | 172,254    | 36,307             | 193,752    | 37,305             | 208,734    |
| <b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>                    | 27,028             | 1,543,469  | 25,124             | 1,851,168  | 19,873             | 1,395,629  |
| Agriculture, hunting and forestry                                     | 50                 | 1,305      | 42                 | 1,742      | 41                 | 1,308      |
| Services                                                              | 1,256              | 48,298     | 1,289              | 48,802     | 1,263              | 48,235     |
| Utilities                                                             | 14,922             | 633,685    | 12,863             | 763,046    | 8,758              | 505,343    |
| Transport, storage and communications                                 | 5,377              | 118,055    | 5,610              | 126,968    | 5,182              | 95,226     |
| Manufacturing                                                         | 2,767              | 293,369    | 2,697              | 272,090    | 2,310              | 207,242    |
| Mining and Quarrying                                                  | 539                | 261,862    | 580                | 415,244    | 566                | 312,972    |
| Construction                                                          | 198                | 37,610     | 153                | 22,403     | 164                | 45,848     |
| Commerce and Trade                                                    | 802                | 39,886     | 707                | 41,603     | 445                | 41,367     |
| Others                                                                | 1,117              | 109,398    | 1,183              | 159,270    | 1,144              | 138,088    |
| <b>III. NON-BANK FINANCIAL INSTITUTIONS</b>                           | 51,495             | 1,205,910  | 83,252             | 1,193,846  | 71,402             | 1,073,314  |
| Mutual Funds and AMCs                                                 | 8,070              | 657,487    | 8,114              | 475,551    | 4,375              | 615,366    |
| Insurance & Pension Funds                                             | 8,781              | 197,151    | 21,307             | 426,115    | 17,828             | 146,317    |
| MFIs and DFIs                                                         | 1,396              | 39,739     | 11,669             | 32,122     | 11,215             | 31,328     |
| Stock Exchange & Brokerage Houses                                     | 9,134              | 53,648     | 12,571             | 60,207     | 7,380              | 127,679    |
| Modarabas                                                             | 884                | 5,142      | 533                | 5,834      | 521                | 6,167      |
| Other NBFIs                                                           | 23,230             | 252,744    | 29,058             | 194,017    | 30,083             | 146,457    |
| <b>IV. PRIVATE SECTOR (BUSINESS)</b>                                  | 10,970,697         | 6,214,633  | 10,405,360         | 6,582,280  | 6,565,198          | 6,423,255  |
| A. Agriculture, forestry and fishing                                  | 1,901,078          | 195,803    | 1,846,423          | 204,033    | 1,774,243          | 225,806    |
| 1. Crop and animal production, hunting and related service activities | 1,897,051          | 188,463    | 1,842,281          | 195,211    | 1,769,963          | 218,346    |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 1,100,182          | 105,231    | 1,061,750          | 102,979    | 1,000,168          | 111,515    |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 131,008            | 8,153      | 125,889            | 8,353      | 127,663            | 15,479     |
| Growing of other fruits, vegetables and crops                         | 404,584            | 31,300     | 376,265            | 29,795     | 374,642            | 33,283     |
| Raising of livestock and other related activities                     | 201,347            | 31,103     | 220,711            | 41,015     | 213,723            | 44,586     |
| Other agricultural support activities                                 | 59,777             | 12,465     | 57,479             | 12,967     | 53,574             | 13,332     |
| Hunting, trapping and related service activities                      | 153                | 212        | 187                | 103        | 193                | 151        |
| 02 - Forestry and logging                                             | 749                | 1,207      | 719                | 1,566      | 734                | 828        |
| 03 - Fishing and aquaculture                                          | 3,278              | 6,133      | 3,423              | 7,256      | 3,546              | 6,631      |
| B. Mining and quarrying                                               | 42,638             | 265,749    | 494,977            | 286,197    | 20,639             | 289,669    |
| 05 - Mining of coal and lignite                                       | 20,257             | 57,761     | 374,645            | 113,445    | 5,534              | 110,999    |
| 06 - Extraction of crude petroleum and natural gas                    | 15,208             | 179,557    | 96,962             | 141,815    | 7,832              | 137,138    |
| 07 - Mining of metal ores                                             | 1,183              | 3,369      | 1,185              | 5,389      | 1,235              | 14,225     |
| 08-Other mining and quarrying                                         | 4,902              | 24,020     | 21,205             | 24,475     | 5,046              | 26,261     |
| 09 - Mining support service activities                                | 1,088              | 1,043      | 980                | 1,073      | 992                | 1,046      |
| C. Manufacturing                                                      | 1,021,692          | 1,786,765  | 1,444,168          | 1,647,515  | 522,348            | 1,626,517  |
| 10 - Manufacture of food products                                     | 304,517            | 302,664    | 367,689            | 310,369    | 130,188            | 321,573    |
| 11 - Manufacture of beverages                                         | 10,387             | 75,860     | 11,972             | 65,983     | 3,941              | 52,550     |
| 12 - Manufacture of tobacco products                                  | 480                | 52,618     | 442                | 26,336     | 670                | 36,640     |
| 13 - Manufacture of textiles                                          | 185,486            | 236,879    | 227,609            | 212,932    | 70,117             | 214,856    |
| Preparation and spinning of textile fibres                            | 114,268            | 62,144     | 98,030             | 61,806     | 20,597             | 66,456     |
| Weaving of textiles                                                   | 13,832             | 31,753     | 28,300             | 25,381     | 10,246             | 24,405     |
| Finishing of textiles                                                 | 16,824             | 30,437     | 11,259             | 21,842     | 8,637              | 21,447     |
| Manufacture of knitted and crocheted fabrics                          | 4,071              | 17,267     | 3,654              | 15,919     | 3,720              | 17,019     |
| Manufacture of made-up textile articles, except apparel               | 15,638             | 36,126     | 59,549             | 32,831     | 10,172             | 32,329     |
| Manufacture of carpets and rugs                                       | 2,042              | 1,626      | 2,079              | 1,894      | 904                | 2,083      |
| Manufacture of other textiles n.e.c.                                  | 18,811             | 57,525     | 24,738             | 53,259     | 15,841             | 51,117     |
| 14 - Manufacture of wearing apparel                                   | 29,230             | 75,261     | 69,954             | 69,569     | 23,397             | 60,025     |
| 15 - Manufacture of leather and related products                      | 15,242             | 28,223     | 18,646             | 23,286     | 12,965             | 22,325     |

## 2.2.4 Deposits Distributed by Category of Deposit Holders

### All Banks

(Million Rupees)

| Category of Deposit Holder                                                                                                           | Dec-23          |         | Sep-24          |         | Dec-24 P        |         |
|--------------------------------------------------------------------------------------------------------------------------------------|-----------------|---------|-----------------|---------|-----------------|---------|
|                                                                                                                                      | No. of Accounts | Amount  | No. of Accounts | Amount  | No. of Accounts | Amount  |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                          | 3,216           | 6,197   | 3,026           | 5,471   | 3,037           | 5,145   |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                                  | 1,739           | 3,755   | 1,680           | 3,561   | 1,704           | 2,994   |
| Manufacture of footwear                                                                                                              | 10,287          | 18,270  | 13,940          | 14,254  | 8,224           | 14,186  |
| a. Leather wear                                                                                                                      | 8,625           | 15,746  | 12,111          | 11,750  | 6,338           | 11,842  |
| b. Rubber and Plastic wear                                                                                                           | 1,662           | 2,524   | 1,829           | 2,504   | 1,886           | 2,344   |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials | 6,683           | 3,395   | 19,988          | 2,693   | 4,673           | 3,914   |
| 17 - Manufacture of paper and paper products                                                                                         | 9,867           | 10,157  | 9,395           | 11,457  | 6,157           | 10,095  |
| 18 - Printing and reproduction of recorded media                                                                                     | 18,256          | 21,597  | 17,981          | 21,169  | 18,118          | 19,613  |
| Printing and other service activities related to printing                                                                            | 17,441          | 20,401  | 17,222          | 19,825  | 17,355          | 18,840  |
| Reproduction of recorded media                                                                                                       | 815             | 1,196   | 759             | 1,344   | 763             | 774     |
| 19 - Manufacture of coke and refined petroleum products                                                                              | 26,848          | 171,252 | 41,089          | 156,229 | 7,659           | 170,821 |
| 20 - Manufacture of chemicals and chemical products                                                                                  | 74,327          | 218,488 | 108,345         | 140,054 | 38,124          | 152,597 |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                                    | 33,258          | 69,760  | 26,971          | 80,417  | 12,596          | 78,656  |
| 22 - Manufacture of rubber and plastics products                                                                                     | 22,199          | 24,447  | 70,273          | 23,310  | 18,624          | 29,702  |
| 23 - Manufacture of other non-metallic mineral products                                                                              | 17,136          | 29,820  | 23,948          | 34,885  | 11,791          | 40,227  |
| 24 - Manufacture of basic metals                                                                                                     | 48,137          | 50,365  | 40,770          | 46,200  | 22,047          | 47,085  |
| 25 - Manufacture of fabricated metal products, except machinery and equipment                                                        | 8,223           | 12,866  | 8,327           | 8,928   | 6,200           | 15,540  |
| 26 - Manufacture of computer, electronic and optical products                                                                        | 12,394          | 27,818  | 41,598          | 36,988  | 8,098           | 27,200  |
| 27 - Manufacture of electrical equipment                                                                                             | 29,080          | 58,783  | 40,398          | 67,399  | 18,560          | 54,598  |
| 28 - Manufacture of machinery and equipment                                                                                          | 21,556          | 56,270  | 18,465          | 62,504  | 14,643          | 24,100  |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                                       | 57,971          | 97,318  | 56,608          | 72,402  | 11,888          | 77,538  |
| 30 - Manufacture of other transport equipment                                                                                        | 8,142           | 13,966  | 7,896           | 14,644  | 3,217           | 14,145  |
| 31 - Manufacture of furniture                                                                                                        | 7,868           | 3,280   | 7,825           | 3,531   | 6,160           | 3,421   |
| 32 - Other manufacturing                                                                                                             | 69,769          | 141,692 | 203,206         | 151,743 | 67,525          | 144,534 |
| Manufacture of jewellery and related articles                                                                                        | 9,048           | 3,661   | 21,851          | 4,132   | 6,894           | 4,509   |
| Manufacture of imitation jewellery and related articles                                                                              | 532             | 195     | 607             | 228     | 652             | 352     |
| Manufacture of musical instruments                                                                                                   | 719             | 3,140   | 1,272           | 4,107   | 1,271           | 3,604   |
| Manufacture of sports goods                                                                                                          | 13,500          | 38,223  | 14,654          | 40,785  | 15,235          | 40,240  |
| Manufacture of games and toys                                                                                                        | 205             | 136     | 197             | 205     | 182             | 197     |
| Manufacture of medical and dental instruments and supplies                                                                           | 9,022           | 11,696  | 7,700           | 13,260  | 6,445           | 12,582  |
| Manufacture of Handicrafts                                                                                                           | 941             | 733     | 962             | 779     | 1,032           | 738     |
| Other manufacturing n.e.c.                                                                                                           | 35,802          | 83,908  | 155,963         | 88,246  | 35,814          | 82,313  |
| 33 - Repair and installation of machinery and equipment                                                                              | 4,636           | 3,986   | 4,773           | 4,488   | 4,990           | 4,760   |
| D. Electricity, gas, steam and air conditioning supply                                                                               | 74,022          | 476,786 | 20,813          | 763,478 | 10,869          | 701,807 |
| Electric power generation, transmission and distribution                                                                             | 65,324          | 430,230 | 11,187          | 682,288 | 7,505           | 663,308 |
| a) Hydal                                                                                                                             | 4,663           | 33,641  | 4,799           | 30,214  | 908             | 38,225  |
| b) Thermal                                                                                                                           | 749             | 28,589  | 636             | 19,209  | 518             | 9,835   |
| c) Coal Based                                                                                                                        | 377             | 134,875 | 285             | 278,581 | 297             | 281,900 |
| d) Wind                                                                                                                              | 244             | 19,432  | 542             | 18,423  | 537             | 17,024  |
| e) Solar                                                                                                                             | 1,503           | 12,558  | 1,830           | 12,236  | 2,100           | 16,894  |
| f) Other                                                                                                                             | 57,788          | 201,135 | 3,095           | 323,626 | 3,145           | 299,430 |
| Manufacture of gas; distribution of gaseous fuels through mains                                                                      | 7,512           | 45,669  | 8,441           | 79,824  | 2,118           | 36,555  |
| Steam and air conditioning supply                                                                                                    | 1,186           | 887     | 1,185           | 1,366   | 1,246           | 1,943   |
| E. Water supply; sewerage, waste management and remediation activities                                                               | 10,743          | 24,056  | 12,034          | 14,835  | 9,668           | 8,747   |
| 36 - Water collection, treatment and supply                                                                                          | 3,668           | 1,092   | 3,805           | 1,376   | 2,322           | 1,338   |
| 37 - Sewerage                                                                                                                        | 2,023           | 977     | 2,738           | 1,510   | 2,905           | 1,037   |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                                         | 4,437           | 20,160  | 4,968           | 10,703  | 3,901           | 5,864   |
| 39 - Remediation activities and other waste management services                                                                      | 615             | 1,826   | 523             | 1,246   | 540             | 507     |
| F. Construction                                                                                                                      | 2,134,040       | 411,331 | 343,396         | 424,118 | 243,597         | 395,666 |
| 41 - Construction of buildings                                                                                                       | 1,969,033       | 186,547 | 165,137         | 182,578 | 115,192         | 170,201 |
| 42 - Civil engineering                                                                                                               | 115,647         | 175,615 | 102,006         | 189,611 | 91,662          | 180,562 |
| 43 - Specialized construction activities                                                                                             | 49,360          | 49,170  | 76,253          | 51,929  | 36,743          | 44,903  |

## 2.2.4 Deposits Distributed by Category of Deposit Holders

### All Banks

(Million Rupees)

| Category of Deposit Holder                                                                                      | Dec-23             |                   | Sep-24             |                   | Dec-24 P           |                   |
|-----------------------------------------------------------------------------------------------------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|
|                                                                                                                 | No. of Accounts    | Amount            | No. of Accounts    | Amount            | No. of Accounts    | Amount            |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 1,914,646          | 1,083,489         | 2,325,925          | 1,223,450         | 1,992,107          | 1,228,341         |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 73,842             | 54,948            | 74,406             | 66,119            | 71,005             | 60,641            |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 511,052            | 375,637           | 515,723            | 414,576           | 411,638            | 395,499           |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 1,329,752          | 652,904           | 1,735,796          | 742,755           | 1,509,464          | 772,200           |
| H. Transportation and storage                                                                                   | 93,647             | 450,425           | 195,097            | 443,065           | 70,290             | 407,454           |
| 49 - Land transport and transport via pipelines                                                                 | 50,861             | 50,613            | 125,845            | 51,516            | 39,529             | 51,428            |
| 50 - Water transport                                                                                            | 2,349              | 74,190            | 1,993              | 60,932            | 1,834              | 72,754            |
| 51 - Air transport                                                                                              | 4,623              | 167,472           | 19,258             | 190,932           | 3,448              | 152,769           |
| 52 - Warehousing and support activities for transportation                                                      | 30,847             | 140,843           | 41,976             | 129,719           | 22,981             | 120,576           |
| 53 - Courier activities other than national post activities                                                     | 4,967              | 17,308            | 6,025              | 9,966             | 2,498              | 9,927             |
| I. Accommodation and food service activities                                                                    | 80,414             | 32,479            | 99,224             | 40,053            | 39,247             | 45,861            |
| 55 - Accommodation                                                                                              | 16,513             | 11,050            | 17,794             | 12,195            | 8,892              | 13,425            |
| 56 - Food and beverage service activities                                                                       | 63,901             | 21,429            | 81,430             | 27,858            | 30,355             | 32,435            |
| J. Information and communication                                                                                | 421,013            | 227,154           | 160,527            | 255,760           | 104,733            | 270,554           |
| 58 - Publishing activities                                                                                      | 14,023             | 25,876            | 14,126             | 28,934            | 10,302             | 28,196            |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 4,151              | 681               | 5,687              | 1,541             | 1,713              | 1,567             |
| 60 - Programming and broadcasting activities                                                                    | 1,484              | 2,291             | 1,492              | 2,689             | 1,501              | 2,173             |
| 61 - Telecommunications                                                                                         | 329,708            | 93,242            | 26,196             | 116,801           | 20,933             | 109,571           |
| 62 - Computer programming, consultancy and related activities                                                   | 28,960             | 73,939            | 71,732             | 78,075            | 28,556             | 95,818            |
| 63 - Information service activities                                                                             | 42,687             | 31,125            | 41,294             | 27,720            | 41,728             | 33,228            |
| K. Real estate activities                                                                                       | 239,719            | 186,272           | 214,663            | 160,573           | 125,147            | 147,739           |
| L. Professional, scientific and technical activities                                                            | 483,435            | 172,934           | 530,884            | 156,161           | 69,889             | 166,186           |
| 69 - Legal and accounting activities                                                                            | 62,919             | 42,795            | 19,782             | 21,187            | 20,519             | 21,661            |
| 70 - Activities of head offices; management consultancy activities                                              | 6,641              | 16,993            | 5,800              | 13,615            | 5,828              | 14,979            |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 34,525             | 27,439            | 27,051             | 23,203            | 10,545             | 26,851            |
| 72 - Scientific research and development                                                                        | 4,201              | 8,809             | 2,737              | 10,517            | 2,635              | 6,165             |
| 73 - Advertising and market research                                                                            | 11,741             | 14,016            | 10,683             | 17,185            | 10,629             | 18,509            |
| 74 - Other professional, scientific and technical activities                                                    | 361,884            | 61,307            | 463,454            | 68,716            | 17,659             | 76,051            |
| 75 - Veterinary activities                                                                                      | 1,524              | 1,576             | 1,377              | 1,738             | 2,074              | 1,970             |
| M. Administrative and support service activities                                                                | 334,163            | 125,687           | 208,135            | 131,264           | 144,611            | 123,853           |
| 77 - Rental and leasing activities                                                                              | 7,416              | 4,094             | 8,245              | 5,069             | 7,996              | 4,843             |
| 78 - Employment activities                                                                                      | 1,542              | 1,614             | 1,635              | 2,638             | 1,688              | 2,670             |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 40,411             | 26,189            | 93,254             | 30,651            | 40,223             | 27,646            |
| 80 - Security and investigation activities                                                                      | 5,901              | 4,675             | 5,144              | 4,318             | 2,251              | 5,021             |
| 81 - Services to buildings and landscape activities                                                             | 6,325              | 4,385             | 5,713              | 5,167             | 5,641              | 5,197             |
| 82 - Office administrative, office support and other business support activities                                | 272,568            | 84,730            | 94,144             | 83,422            | 86,812             | 78,475            |
| N. Education                                                                                                    | 528,494            | 116,677           | 781,922            | 133,533           | 80,700             | 116,897           |
| O. Human health and social work activities                                                                      | 46,296             | 83,019            | 105,391            | 99,964            | 30,970             | 101,417           |
| 86 - Human health activities                                                                                    | 39,895             | 64,889            | 35,150             | 75,776            | 25,199             | 79,255            |
| 87 - Residential care activities                                                                                | 1,154              | 821               | 1,083              | 864               | 870                | 1,066             |
| 88 - Social work activities with and without accommodation                                                      | 5,247              | 17,308            | 69,158             | 23,324            | 4,901              | 21,096            |
| P. Arts, entertainment and recreation                                                                           | 4,505              | 3,474             | 3,959              | 2,944             | 4,038              | 2,962             |
| Q. Other service activities                                                                                     | 1,640,152          | 572,533           | 1,617,822          | 595,338           | 1,322,102          | 563,780           |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | 594,574            | 682,576           | 553,631            | 715,257           | 94,837             | 707,641           |
| A. Private Trusts and Non-profit Organizations                                                                  | 490,367            | 480,702           | 406,621            | 504,734           | 38,717             | 501,306           |
| B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | 104,207            | 201,873           | 147,010            | 210,524           | 56,120             | 206,334           |
| VI. PERSONAL                                                                                                    | 88,390,846         | 12,835,683        | 97,822,561         | 14,802,432        | 97,980,284         | 14,959,998        |
| A. Salaried persons                                                                                             | 28,477,088         | 3,738,340         | 29,282,455         | 4,366,271         | 31,285,498         | 4,498,765         |
| B. Self employed                                                                                                | 21,881,808         | 5,371,735         | 24,795,449         | 6,134,264         | 25,746,291         | 6,167,065         |
| C. Other Personal                                                                                               | 38,031,950         | 3,725,608         | 43,744,657         | 4,301,897         | 40,948,495         | 4,294,168         |
| VII. OTHER                                                                                                      | 600,522            | 77,243            | 229,061            | 80,417            | 114,825            | 69,958            |
| <b>Total</b>                                                                                                    | <b>102,105,826</b> | <b>27,297,683</b> | <b>110,777,877</b> | <b>30,596,245</b> | <b>106,485,142</b> | <b>29,814,953</b> |

## 2.2.5 Deposits Distributed by Category of Deposit Holders

### Conventional Banking

(Million Rupees)

| Category of Deposit Holder                                            | Dec-23             |            | Sep-24             |            | Dec-24 P           |            |
|-----------------------------------------------------------------------|--------------------|------------|--------------------|------------|--------------------|------------|
|                                                                       | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     |
| <b>I. FOREIGN CONSTITUENTS</b>                                        | 521,568            | 525,651    | 612,519            | 557,833    | 625,237            | 578,616    |
| 1) Official                                                           | 6,662              | 29,525     | 6,706              | 30,163     | 5,586              | 29,510     |
| 2) Business                                                           | 14,363             | 107,503    | 10,863             | 89,600     | 10,810             | 101,613    |
| 3) Personal                                                           | 500,542            | 388,623    | 594,949            | 438,070    | 608,840            | 447,492    |
| 4) Trust Funds and Non Profit Organizations                           | 1                  | 0          | 1                  | 0          | 1                  | 1          |
| <b>2. DOMESTIC CONSTITUENTS</b>                                       | 85,834,938         | 20,021,496 | 92,368,891         | 22,580,838 | 87,155,769         | 21,609,615 |
| <b>I. GOVERNMENT</b>                                                  | 475,619            | 3,617,621  | 492,114            | 4,223,276  | 450,520            | 3,981,333  |
| A. Federal Government                                                 | 98,536             | 2,287,499  | 109,325            | 2,619,289  | 67,525             | 2,418,667  |
| B. Provincial Governments                                             | 349,231            | 1,184,625  | 353,790            | 1,441,311  | 353,641            | 1,386,961  |
| C. Local Bodies                                                       | 27,852             | 145,497    | 28,999             | 162,676    | 29,354             | 175,705    |
| <b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>                    | 23,220             | 1,398,552  | 21,038             | 1,684,537  | 16,850             | 1,299,479  |
| Agriculture, hunting and forestry                                     | 47                 | 1,304      | 39                 | 1,742      | 38                 | 1,307      |
| Services                                                              | 1,173              | 40,098     | 1,173              | 36,366     | 1,176              | 36,282     |
| Utilities                                                             | 12,895             | 546,269    | 10,617             | 658,366    | 7,463              | 464,460    |
| Transport, storage and communications                                 | 4,075              | 100,854    | 4,240              | 110,983    | 3,870              | 80,197     |
| Manufacturing                                                         | 2,604              | 282,655    | 2,558              | 259,830    | 2,181              | 192,494    |
| Mining and Quarrying                                                  | 448                | 248,807    | 514                | 402,582    | 523                | 309,074    |
| Construction                                                          | 190                | 36,940     | 145                | 21,691     | 155                | 45,151     |
| Commerce and Trade                                                    | 746                | 32,789     | 660                | 33,754     | 379                | 32,470     |
| Others                                                                | 1,042              | 108,836    | 1,092              | 159,224    | 1,065              | 138,044    |
| <b>III. NON-BANK FINANCIAL INSTITUTIONS</b>                           | 41,482             | 583,584    | 70,471             | 628,354    | 61,651             | 527,686    |
| Mutual Funds and AMCs                                                 | 4,855              | 231,567    | 5,055              | 81,667     | 2,068              | 243,685    |
| Insurance & Pension Funds                                             | 6,215              | 148,734    | 18,697             | 374,869    | 15,813             | 100,856    |
| MFIs and DFIs                                                         | 1,178              | 38,007     | 11,398             | 29,907     | 11,101             | 28,815     |
| Stock Exchange & Brokerage Houses                                     | 7,180              | 35,226     | 8,109              | 34,450     | 4,108              | 72,141     |
| Modarabas                                                             | 263                | 143        | 159                | 160        | 160                | 293        |
| Other NBFIs                                                           | 21,791             | 129,908    | 27,053             | 107,302    | 28,401             | 81,896     |
| <b>IV. PRIVATE SECTOR (BUSINESS)</b>                                  | 7,610,122          | 4,289,811  | 6,931,067          | 4,542,838  | 4,310,462          | 4,462,941  |
| A. Agriculture, forestry and fishing                                  | 1,735,434          | 139,735    | 1,675,384          | 143,466    | 1,596,092          | 150,478    |
| 1. Crop and animal production, hunting and related service activities | 1,733,258          | 134,077    | 1,673,132          | 136,478    | 1,593,738          | 144,450    |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 1,038,514          | 86,315     | 1,003,390          | 83,077     | 939,626            | 88,699     |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 110,440            | 2,869      | 106,656            | 3,008      | 107,337            | 3,146      |
| Growing of other fruits, vegetables and crops                         | 378,061            | 24,061     | 353,835            | 23,058     | 351,358            | 25,717     |
| Raising of livestock and other related activities                     | 161,090            | 14,208     | 165,907            | 19,862     | 155,362            | 19,571     |
| Other agricultural support activities                                 | 45,057             | 6,486      | 43,213             | 7,409      | 39,922             | 7,196      |
| Hunting, trapping and related service activities                      | 96                 | 139        | 131                | 65         | 133                | 121        |
| 02 - Forestry and logging                                             | 472                | 1,082      | 437                | 1,431      | 451                | 730        |
| 03 - Fishing and aquaculture                                          | 1,704              | 4,576      | 1,815              | 5,557      | 1,903              | 5,297      |
| B. Mining and quarrying                                               | 33,373             | 224,329    | 434,103            | 243,832    | 15,297             | 258,017    |
| 05 - Mining of coal and lignite                                       | 15,126             | 54,928     | 317,802            | 111,403    | 4,138              | 109,017    |
| 06 - Extraction of crude petroleum and natural gas                    | 13,907             | 153,088    | 95,764             | 117,655    | 6,623              | 120,447    |
| 07 - Mining of metal ores                                             | 778                | 2,219      | 739                | 1,597      | 780                | 13,226     |
| 08-Other mining and quarrying                                         | 2,997              | 13,199     | 19,300             | 12,305     | 3,254              | 14,442     |
| 09 - Mining support service activities                                | 565                | 894        | 498                | 872        | 502                | 884        |
| C. Manufacturing                                                      | 677,928            | 1,246,898  | 936,054            | 1,129,003  | 321,989            | 1,155,109  |
| 10 - Manufacture of food products                                     | 247,935            | 208,974    | 244,527            | 222,319    | 100,449            | 229,533    |
| 11 - Manufacture of beverages                                         | 7,921              | 60,534     | 8,936              | 55,201     | 2,644              | 42,677     |
| 12 - Manufacture of tobacco products                                  | 407                | 52,141     | 378                | 25,828     | 604                | 35,706     |
| 13 - Manufacture of textiles                                          | 64,228             | 152,093    | 182,187            | 136,495    | 43,330             | 136,769    |
| Preparation and spinning of textile fibres                            | 21,183             | 46,895     | 92,254             | 48,974     | 15,055             | 51,882     |
| Weaving of textiles                                                   | 9,393              | 22,764     | 23,920             | 18,010     | 6,591              | 15,101     |
| Finishing of textiles                                                 | 10,664             | 21,875     | 8,000              | 15,167     | 5,875              | 14,173     |
| Manufacture of knitted and crocheted fabrics                          | 2,327              | 10,334     | 2,038              | 9,358      | 2,031              | 8,102      |
| Manufacture of made-up textile articles, except apparel               | 9,527              | 25,110     | 38,970             | 20,799     | 5,673              | 21,757     |
| Manufacture of carpets and rugs                                       | 1,533              | 1,406      | 1,498              | 1,605      | 580                | 1,641      |
| Manufacture of other textiles n.e.c.                                  | 9,601              | 23,709     | 15,507             | 22,581     | 7,525              | 24,114     |
| 14 - Manufacture of wearing apparel                                   | 15,534             | 43,705     | 28,866             | 41,760     | 10,012             | 35,574     |
| 15 - Manufacture of leather and related products                      | 7,837              | 15,793     | 10,785             | 12,189     | 5,417              | 11,591     |

## 2.2.5 Deposits Distributed by Category of Deposit Holders

### Conventional Banking

(Million Rupees)

| Category of Deposit Holder                                                                                                           | Dec-23             |         | Sep-24             |         | Dec-24 P           |         |
|--------------------------------------------------------------------------------------------------------------------------------------|--------------------|---------|--------------------|---------|--------------------|---------|
|                                                                                                                                      | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                          | 1,777              | 4,189   | 1,535              | 3,791   | 1,513              | 3,535   |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                                  | 1,230              | 1,788   | 1,137              | 2,507   | 1,143              | 2,074   |
| Manufacture of footwear                                                                                                              | 4,830              | 9,815   | 8,113              | 5,890   | 2,761              | 5,982   |
| a. Leather wear                                                                                                                      | 4,273              | 8,868   | 7,579              | 5,162   | 2,218              | 5,260   |
| b. Rubber and Plastic wear                                                                                                           | 557                | 947     | 534                | 729     | 543                | 722     |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials | 3,408              | 1,596   | 3,104              | 1,122   | 2,207              | 1,654   |
| 17 - Manufacture of paper and paper products                                                                                         | 7,454              | 7,986   | 6,718              | 8,744   | 4,269              | 7,646   |
| 18 - Printing and reproduction of recorded media                                                                                     | 9,077              | 8,554   | 8,833              | 9,949   | 8,664              | 9,672   |
| Printing and other service activities related to printing                                                                            | 8,552              | 7,481   | 8,359              | 8,769   | 8,202              | 9,058   |
| Reproduction of recorded media                                                                                                       | 525                | 1,072   | 474                | 1,180   | 462                | 614     |
| 19 - Manufacture of coke and refined petroleum products                                                                              | 25,857             | 145,955 | 40,030             | 121,249 | 6,471              | 138,783 |
| 20 - Manufacture of chemicals and chemical products                                                                                  | 47,654             | 157,160 | 67,018             | 102,170 | 18,811             | 114,748 |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                                    | 23,801             | 52,512  | 19,357             | 60,494  | 7,822              | 59,169  |
| 22 - Manufacture of rubber and plastics products                                                                                     | 13,000             | 12,633  | 13,420             | 13,300  | 6,346              | 16,919  |
| 23 - Manufacture of other non-metallic mineral products                                                                              | 11,491             | 18,776  | 17,455             | 23,560  | 6,516              | 27,852  |
| 24 - Manufacture of basic metals                                                                                                     | 27,625             | 32,394  | 27,831             | 27,800  | 13,025             | 31,096  |
| 25. Manufacture of fabricated metal products, except machinery and equipment                                                         | 5,586              | 8,360   | 5,303              | 5,794   | 3,573              | 10,560  |
| 26 - Manufacture of computer, electronic and optical products                                                                        | 7,453              | 18,310  | 22,900             | 18,288  | 3,541              | 18,785  |
| 27 - Manufacture of electrical equipment                                                                                             | 20,652             | 44,497  | 32,025             | 50,207  | 11,689             | 41,425  |
| 28 - Manufacture of machinery and equipment                                                                                          | 14,174             | 16,010  | 10,719             | 13,850  | 7,410              | 14,647  |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                                       | 51,785             | 73,941  | 49,968             | 46,913  | 7,567              | 45,547  |
| 30 - Manufacture of other transport equipment                                                                                        | 5,934              | 8,826   | 5,665              | 8,996   | 1,989              | 9,698   |
| 31 - Manufacture of furniture                                                                                                        | 4,796              | 1,813   | 4,600              | 1,931   | 3,174              | 1,855   |
| 32. Other manufacturing                                                                                                              | 50,923             | 101,451 | 122,219            | 117,704 | 43,187             | 109,933 |
| Manufacture of jewellery and related articles                                                                                        | 6,136              | 2,691   | 4,803              | 2,856   | 3,506              | 2,855   |
| Manufacture of imitation jewellery and related articles                                                                              | 353                | 119     | 376                | 138     | 387                | 170     |
| Manufacture of musical instruments                                                                                                   | 719                | 3,140   | 661                | 3,229   | 650                | 2,759   |
| Manufacture of sports goods                                                                                                          | 7,411              | 25,685  | 8,018              | 29,393  | 8,262              | 27,942  |
| Manufacture of games and toys                                                                                                        | 149                | 120     | 151                | 191     | 124                | 169     |
| Manufacture of medical and dental instruments and supplies                                                                           | 7,214              | 10,105  | 6,050              | 11,216  | 4,937              | 10,354  |
| Manufacture of Handicrafts                                                                                                           | 506                | 367     | 443                | 339     | 459                | 417     |
| Other manufacturing n.e.c.                                                                                                           | 28,435             | 59,224  | 101,717            | 70,340  | 24,862             | 65,266  |
| 33 - Repair and installation of machinery and equipment                                                                              | 3,396              | 2,885   | 3,210              | 3,141   | 3,272              | 3,269   |
| D. Electricity, gas, steam and air conditioning supply                                                                               | 69,316             | 418,755 | 15,850             | 706,599 | 7,688              | 651,189 |
| Electric power generation, transmission and distribution                                                                             | 62,534             | 374,498 | 8,219              | 633,267 | 5,159              | 617,443 |
| a) Hydal                                                                                                                             | 3,606              | 29,756  | 3,585              | 28,981  | 501                | 37,183  |
| b) Thermal                                                                                                                           | 678                | 12,622  | 549                | 13,207  | 438                | 6,666   |
| c) Coal Based                                                                                                                        | 252                | 131,194 | 156                | 275,134 | 161                | 278,338 |
| d) Wind                                                                                                                              | 225                | 19,245  | 522                | 18,391  | 519                | 16,529  |
| e) Solar                                                                                                                             | 1,018              | 10,598  | 1,143              | 9,940   | 1,312              | 14,023  |
| f) Other                                                                                                                             | 56,755             | 171,083 | 2,264              | 287,613 | 2,228              | 264,704 |
| Manufacture of gas; distribution of gaseous fuels through mains                                                                      | 5,804              | 43,666  | 6,622              | 72,627  | 1,466              | 32,516  |
| Steam and air conditioning supply                                                                                                    | 978                | 591     | 1,009              | 705     | 1,063              | 1,230   |
| E. Water supply; sewerage, waste management and remediation activities                                                               | 4,354              | 7,662   | 5,125              | 6,571   | 2,658              | 4,435   |
| 36 - Water collection, treatment and supply                                                                                          | 2,476              | 593     | 2,494              | 851     | 1,137              | 662     |
| 37 - Sewerage                                                                                                                        | 247                | 128     | 183                | 707     | 183                | 307     |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                                         | 1,317              | 6,817   | 2,211              | 4,620   | 1,097              | 3,335   |
| 39 - Remediation activities and other waste management services                                                                      | 314                | 123     | 237                | 393     | 241                | 131     |
| F. Construction                                                                                                                      | 1,248,325          | 312,436 | 215,389            | 320,567 | 148,503            | 294,225 |
| 41 - Construction of buildings                                                                                                       | 1,132,654          | 127,937 | 118,448            | 123,193 | 72,218             | 110,240 |
| 42 - Civil engineering                                                                                                               | 77,882             | 143,389 | 67,345             | 153,350 | 57,059             | 145,091 |
| 43 - Specialized construction activities                                                                                             | 37,789             | 41,110  | 29,596             | 44,024  | 19,226             | 38,894  |

## 2.2.5 Deposits Distributed by Category of Deposit Holders

### Conventional Banking

(Million Rupees)

| Category of Deposit Holder                                                                                      | Dec-23             |                   | Sep-24             |                   | Dec-24 P           |                   |
|-----------------------------------------------------------------------------------------------------------------|--------------------|-------------------|--------------------|-------------------|--------------------|-------------------|
|                                                                                                                 | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            | No. of<br>Accounts | Amount            |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 928,971            | 576,131           | 1,174,399          | 626,050           | 890,242            | 637,266           |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 41,674             | 35,996            | 38,132             | 39,504            | 34,439             | 38,168            |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 390,500            | 296,689           | 372,178            | 325,905           | 287,965            | 307,817           |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 496,797            | 243,445           | 764,089            | 260,641           | 567,838            | 291,280           |
| H. Transportation and storage                                                                                   | 53,633             | 361,405           | 115,782            | 358,756           | 34,224             | 324,137           |
| 49 - Land transport and transport via pipelines                                                                 | 30,477             | 34,211            | 90,935             | 33,923            | 19,488             | 34,216            |
| 50 - Water transport                                                                                            | 1,278              | 58,879            | 1,107              | 53,549            | 986                | 66,115            |
| 51 - Air transport                                                                                              | 2,681              | 162,257           | 3,093              | 165,481           | 1,237              | 128,903           |
| 52 - Warehousing and support activities for transportation                                                      | 15,883             | 96,582            | 16,409             | 101,153           | 11,139             | 89,727            |
| 53 - Courier activities other than national post activities                                                     | 3,314              | 9,476             | 4,238              | 4,651             | 1,374              | 5,176             |
| I. Accommodation and food service activities                                                                    | 49,313             | 19,063            | 48,222             | 26,013            | 16,504             | 31,281            |
| 55 - Accommodation                                                                                              | 8,110              | 7,280             | 11,954             | 8,198             | 4,031              | 8,710             |
| 56 - Food and beverage service activities                                                                       | 41,203             | 11,783            | 36,268             | 17,815            | 12,473             | 22,571            |
| J. Information and communication                                                                                | 382,415            | 164,075           | 79,324             | 184,296           | 66,571             | 189,286           |
| 58 - Publishing activities                                                                                      | 8,728              | 18,457            | 8,202              | 22,106            | 4,991              | 18,519            |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | 4,151              | 680               | 4,226              | 1,146             | 993                | 1,197             |
| 60 - Programming and broadcasting activities                                                                    | 1,228              | 1,379             | 1,189              | 1,828             | 1,188              | 1,661             |
| 61 - Telecommunications                                                                                         | 315,753            | 76,604            | 14,098             | 97,539            | 9,427              | 90,299            |
| 62 - Computer programming, consultancy and related activities                                                   | 15,269             | 43,149            | 14,607             | 43,975            | 12,757             | 54,009            |
| 63 - Information service activities                                                                             | 37,286             | 23,806            | 37,002             | 17,701            | 37,215             | 23,600            |
| K. Real estate activities                                                                                       | 82,738             | 91,685            | 86,489             | 68,832            | 42,834             | 67,197            |
| L. Professional, scientific and technical activities                                                            | 367,593            | 113,343           | 333,861            | 97,022            | 40,992             | 105,493           |
| 69 - Legal and accounting activities                                                                            | 11,331             | 9,998             | 10,471             | 10,089            | 10,963             | 10,465            |
| 70 - Activities of head offices; management consultancy activities                                              | 5,862              | 14,897            | 4,991              | 11,539            | 4,967              | 13,230            |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 7,595              | 17,150            | 13,895             | 14,787            | 5,032              | 18,644            |
| 72 - Scientific research and development                                                                        | 2,188              | 3,583             | 1,185              | 2,871             | 1,107              | 2,272             |
| 73 - Advertising and market research                                                                            | 6,204              | 11,056            | 5,144              | 13,314            | 5,002              | 14,390            |
| 74 - Other professional, scientific and technical activities                                                    | 333,415            | 55,802            | 297,369            | 43,131            | 13,112             | 45,179            |
| 75 - Veterinary activities                                                                                      | 998                | 857               | 806                | 1,290             | 809                | 1,315             |
| M. Administrative and support service activities                                                                | 257,880            | 76,244            | 93,589             | 82,696            | 81,758             | 77,939            |
| 77 - Rental and leasing activities                                                                              | 3,254              | 1,500             | 3,556              | 2,194             | 3,107              | 1,756             |
| 78 - Employment activities                                                                                      | 1,228              | 993               | 1,229              | 1,625             | 1,271              | 1,525             |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 25,738             | 15,572            | 25,436             | 17,882            | 22,594             | 16,180            |
| 80 - Security and investigation activities                                                                      | 4,389              | 2,685             | 3,743              | 2,504             | 1,333              | 3,173             |
| 81 - Services to buildings and landscape activities                                                             | 4,926              | 3,014             | 4,257              | 4,125             | 4,122              | 3,949             |
| 82 - Office administrative, office support and other business support activities                                | 218,345            | 52,480            | 55,368             | 54,366            | 49,331             | 51,356            |
| N. Education                                                                                                    | 389,155            | 89,733            | 465,886            | 98,216            | 48,182             | 87,213            |
| O. Human health and social work activities                                                                      | 28,534             | 56,020            | 60,082             | 66,168            | 15,566             | 67,642            |
| 86 - Human health activities                                                                                    | 23,674             | 42,217            | 19,069             | 49,883            | 11,220             | 50,711            |
| 87 - Residential care activities                                                                                | 721                | 455               | 612                | 389               | 372                | 401               |
| 88 - Social work activities with and without accommodation                                                      | 4,139              | 13,348            | 40,401             | 15,896            | 3,974              | 16,530            |
| P. Arts, entertainment and recreation                                                                           | 3,307              | 2,486             | 2,396              | 2,052             | 2,399              | 1,887             |
| Q. Other service activities                                                                                     | 1,297,853          | 389,811           | 1,189,132          | 382,701           | 978,963            | 360,148           |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | 566,179            | 403,017           | 524,391            | 395,454           | 73,393             | 410,648           |
| A. Private Trusts and Non-profit Organizations                                                                  | 474,729            | 269,610           | 390,046            | 253,291           | 28,692             | 259,881           |
| B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | 91,450             | 133,407           | 134,345            | 142,163           | 44,701             | 150,767           |
| VI. PERSONAL                                                                                                    | 76,534,640         | 9,665,057         | 84,110,257         | 11,037,540        | 82,140,394         | 10,872,655        |
| A. Salaried persons                                                                                             | 23,143,282         | 2,887,624         | 22,956,813         | 3,213,779         | 24,707,840         | 3,378,770         |
| B. Self employed                                                                                                | 17,788,239         | 3,919,171         | 20,340,900         | 4,563,264         | 20,249,730         | 4,332,959         |
| C. Other Personal                                                                                               | 35,603,119         | 2,858,262         | 40,812,544         | 3,260,497         | 37,182,824         | 3,160,926         |
| VII. OTHER                                                                                                      | 583,676            | 63,855            | 219,553            | 68,838            | 102,499            | 54,874            |
| <b>Total</b>                                                                                                    | <b>86,356,506</b>  | <b>20,547,148</b> | <b>92,981,410</b>  | <b>23,138,671</b> | <b>87,781,006</b>  | <b>22,188,232</b> |

## 2.2.6 Deposits Distributed by Category of Deposit Holders

### Islamic Banking

(Million Rupees)

| Category of Deposit Holder                                            | Dec-23     |           | Sep-24     |           | Dec-24 P   |           |
|-----------------------------------------------------------------------|------------|-----------|------------|-----------|------------|-----------|
|                                                                       | No. of     |           | No. of     |           | No. of     |           |
|                                                                       | Accounts   | Amount    | Accounts   | Amount    | Accounts   | Amount    |
| <b>1. FOREIGN CONSTITUENTS</b>                                        | 411,184    | 246,716   | 483,064    | 286,776   | 500,138    | 310,033   |
| 1) Official                                                           | 155,880    | 89,951    | 76,580     | 76,466    | 58,695     | 60,232    |
| 2) Business                                                           | 22,138     | 52,872    | 24,159     | 55,595    | 12,918     | 61,822    |
| 3) Personal                                                           | 233,153    | 103,706   | 382,312    | 154,584   | 428,512    | 187,847   |
| 4) Trust Funds and Non Profit Organizations                           | 13         | 187       | 13         | 132       | 13         | 132       |
| <b>2. DOMESTIC CONSTITUENTS</b>                                       | 15,338,136 | 6,503,819 | 17,313,403 | 7,170,797 | 18,203,998 | 7,316,689 |
| <b>I. GOVERNMENT</b>                                                  | 62,293     | 348,182   | 71,191     | 302,958   | 62,828     | 315,177   |
| A. Federal Government                                                 | 21,243     | 237,419   | 27,807     | 180,522   | 17,403     | 162,449   |
| B. Provincial Governments                                             | 34,265     | 84,007    | 36,076     | 91,361    | 37,474     | 119,699   |
| C. Local Bodies                                                       | 6,785      | 26,756    | 7,308      | 31,076    | 7,951      | 33,029    |
| <b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>                    | 3,808      | 144,917   | 4,086      | 166,631   | 3,023      | 96,150    |
| Agriculture, hunting and forestry                                     | 3          | 1         | 3          | 1         | 3          | 1         |
| Services                                                              | 83         | 8,200     | 116        | 12,436    | 87         | 11,953    |
| Utilities                                                             | 2,027      | 87,416    | 2,246      | 104,680   | 1,295      | 40,883    |
| Transport, storage and communications                                 | 1,302      | 17,201    | 1,370      | 15,984    | 1,312      | 15,029    |
| Manufacturing                                                         | 163        | 10,714    | 139        | 12,261    | 129        | 14,748    |
| Mining and Quarrying                                                  | 91         | 13,055    | 66         | 12,663    | 43         | 3,898     |
| Construction                                                          | 8          | 670       | 8          | 712       | 9          | 697       |
| Commerce and Trade                                                    | 56         | 7,097     | 47         | 7,849     | 66         | 8,897     |
| Others                                                                | 75         | 562       | 91         | 46        | 79         | 44        |
| <b>III. NON-BANK FINANCIAL INSTITUTIONS</b>                           | 10,013     | 622,326   | 12,781     | 565,491   | 9,751      | 545,627   |
| Mutual Funds and AMCs                                                 | 3,215      | 425,920   | 3,059      | 393,884   | 2,307      | 371,681   |
| Insurance & Pension Funds                                             | 2,566      | 48,417    | 2,610      | 51,246    | 2,015      | 45,461    |
| MFIs and DFIs                                                         | 218        | 1,732     | 271        | 2,215     | 114        | 2,512     |
| Stock Exchange & Brokerage Houses                                     | 1,954      | 18,422    | 4,462      | 25,757    | 3,272      | 55,538    |
| Modarabas                                                             | 621        | 4,999     | 374        | 5,674     | 361        | 5,875     |
| Other NBFIs                                                           | 1,439      | 122,836   | 2,005      | 86,716    | 1,682      | 64,560    |
| <b>IV. PRIVATE SECTOR (BUSINESS)</b>                                  | 3,360,575  | 1,924,822 | 3,474,293  | 2,039,442 | 2,254,736  | 1,960,314 |
| A. Agriculture, forestry and fishing                                  | 165,644    | 56,069    | 171,039    | 60,567    | 178,151    | 75,328    |
| 1. Crop and animal production, hunting and related service activities | 163,793    | 54,387    | 169,149    | 58,732    | 176,225    | 73,896    |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 61,668     | 18,916    | 58,360     | 19,902    | 60,542     | 22,815    |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 20,568     | 5,284     | 19,233     | 5,344     | 20,326     | 12,333    |
| Growing of other fruits, vegetables and crops                         | 26,523     | 7,239     | 22,430     | 6,737     | 23,284     | 7,565     |
| Raising of livestock and other related activities                     | 40,257     | 16,895    | 54,804     | 21,153    | 58,361     | 25,015    |
| Other agricultural support activities                                 | 14,720     | 5,979     | 14,266     | 5,558     | 13,652     | 6,136     |
| Hunting, trapping and related service activities                      | 57         | 73        | 56         | 38        | 60         | 31        |
| 02 - Forestry and logging                                             | 277        | 125       | 282        | 136       | 283        | 98        |
| 03 - Fishing and aquaculture                                          | 1,574      | 1,557     | 1,608      | 1,699     | 1,643      | 1,334     |
| B. Mining and quarrying                                               | 9,265      | 41,420    | 60,874     | 42,364    | 5,342      | 31,653    |
| 05 - Mining of coal and lignite                                       | 5,131      | 2,833     | 56,843     | 2,042     | 1,396      | 1,982     |
| 06 - Extraction of crude petroleum and natural gas                    | 1,301      | 26,469    | 1,198      | 24,160    | 1,209      | 16,691    |
| 07 - Mining of metal ores                                             | 405        | 1,149     | 446        | 3,791     | 455        | 999       |
| 08-Other mining and quarrying                                         | 1,905      | 10,821    | 1,905      | 12,170    | 1,792      | 11,818    |
| 09 - Mining support service activities                                | 523        | 148       | 482        | 201       | 490        | 162       |
| C. Manufacturing                                                      | 343,764    | 539,867   | 508,114    | 518,512   | 200,359    | 471,408   |
| 10 - Manufacture of food products                                     | 56,582     | 93,690    | 123,162    | 88,049    | 29,739     | 92,040    |
| 11 - Manufacture of beverages                                         | 2,466      | 15,326    | 3,036      | 10,781    | 1,297      | 9,873     |
| 12 - Manufacture of tobacco products                                  | 73         | 477       | 64         | 508       | 66         | 934       |
| 13 - Manufacture of textiles                                          | 121,258    | 84,786    | 45,422     | 76,437    | 26,787     | 78,087    |
| Preparation and spinning of textile fibres                            | 93,085     | 15,250    | 5,776      | 12,832    | 5,542      | 14,575    |
| Weaving of textiles                                                   | 4,439      | 8,989     | 4,380      | 7,371     | 3,655      | 9,304     |
| Finishing of textiles                                                 | 6,160      | 8,562     | 3,259      | 6,675     | 2,762      | 7,274     |
| Manufacture of knitted and crocheted fabrics                          | 1,744      | 6,933     | 1,616      | 6,561     | 1,689      | 8,917     |
| Manufacture of made-up textile articles, except apparel               | 6,111      | 11,016    | 20,579     | 12,032    | 4,499      | 10,573    |
| Manufacture of carpets and rugs                                       | 509        | 220       | 581        | 289       | 324        | 442       |
| Manufacture of other textiles n.e.c.                                  | 9,210      | 33,817    | 9,231      | 30,677    | 8,316      | 27,003    |
| 14 - Manufacture of wearing apparel                                   | 13,696     | 31,556    | 41,088     | 27,810    | 13,385     | 24,451    |
| 15 - Manufacture of leather and related products                      | 7,405      | 12,430    | 7,861      | 11,096    | 7,548      | 10,734    |

## 2.2.6 Deposits Distributed by Category of Deposit Holders

### Islamic Banking

(Million Rupees)

| Category of Deposit Holder                                                                                                           | Dec-23             |        | Sep-24             |         | Dec-24 P           |         |
|--------------------------------------------------------------------------------------------------------------------------------------|--------------------|--------|--------------------|---------|--------------------|---------|
|                                                                                                                                      | No. of<br>Accounts | Amount | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  |
| Tanning and dressing of leather; dressing and dyeing of fur                                                                          | 1,439              | 2,007  | 1,491              | 1,679   | 1,524              | 1,610   |
| Manufacture of luggage, handbags and the like, saddlery and harness                                                                  | 509                | 1,967  | 543                | 1,053   | 561                | 919     |
| Manufacture of footwear                                                                                                              | 5,457              | 8,455  | 5,827              | 8,364   | 5,463              | 8,204   |
| a. Leather wear                                                                                                                      | 4,352              | 6,878  | 4,532              | 6,588   | 4,120              | 6,582   |
| b. Rubber and Plastic wear                                                                                                           | 1,105              | 1,577  | 1,295              | 1,776   | 1,343              | 1,622   |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials | 3,275              | 1,799  | 16,884             | 1,571   | 2,466              | 2,260   |
| 17 - Manufacture of paper and paper products                                                                                         | 2,413              | 2,171  | 2,677              | 2,713   | 1,888              | 2,450   |
| 18 - Printing and reproduction of recorded media                                                                                     | 9,179              | 13,044 | 9,148              | 11,220  | 9,454              | 9,941   |
| Printing and other service activities related to printing                                                                            | 8,889              | 12,920 | 8,863              | 11,056  | 9,153              | 9,781   |
| Reproduction of recorded media                                                                                                       | 290                | 124    | 285                | 164     | 301                | 160     |
| 19 - Manufacture of coke and refined petroleum products                                                                              | 991                | 25,296 | 1,059              | 34,980  | 1,188              | 32,038  |
| 20 - Manufacture of chemicals and chemical products                                                                                  | 26,673             | 61,328 | 41,327             | 37,884  | 19,313             | 37,849  |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations                                                    | 9,457              | 17,248 | 7,614              | 19,923  | 4,774              | 19,487  |
| 22 - Manufacture of rubber and plastics products                                                                                     | 9,199              | 11,813 | 56,853             | 10,010  | 12,278             | 12,784  |
| 23 - Manufacture of other non-metallic mineral products                                                                              | 5,645              | 11,044 | 6,493              | 11,325  | 5,275              | 12,376  |
| 24 - Manufacture of basic metals                                                                                                     | 20,512             | 17,971 | 12,939             | 18,400  | 9,022              | 15,990  |
| 25. Manufacture of fabricated metal products, except machinery and equipment                                                         | 2,637              | 4,505  | 3,024              | 3,134   | 2,627              | 4,980   |
| 26 - Manufacture of computer, electronic and optical products                                                                        | 4,941              | 9,508  | 18,698             | 18,701  | 4,557              | 8,415   |
| 27 - Manufacture of electrical equipment                                                                                             | 8,428              | 14,286 | 8,373              | 17,192  | 6,871              | 13,172  |
| 28 - Manufacture of machinery and equipment                                                                                          | 7,382              | 40,261 | 7,746              | 48,654  | 7,233              | 9,453   |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers                                                                       | 6,186              | 23,377 | 6,640              | 25,489  | 4,321              | 31,991  |
| 30 - Manufacture of other transport equipment                                                                                        | 2,208              | 5,141  | 2,231              | 5,648   | 1,228              | 4,448   |
| 31 - Manufacture of furniture                                                                                                        | 3,072              | 1,468  | 3,225              | 1,599   | 2,986              | 1,566   |
| 32. Other manufacturing                                                                                                              | 18,846             | 40,241 | 80,987             | 34,040  | 24,338             | 34,601  |
| Manufacture of jewellery and related articles                                                                                        | 2,912              | 970    | 17,048             | 1,276   | 3,388              | 1,653   |
| Manufacture of imitation jewellery and related articles                                                                              | 179                | 76     | 231                | 89      | 265                | 182     |
| Manufacture of musical instruments                                                                                                   | -                  | -      | -                  | -       | -                  | -       |
| Manufacture of sports goods                                                                                                          | 6,089              | 12,538 | 6,636              | 11,392  | 6,973              | 12,297  |
| Manufacture of games and toys                                                                                                        | 56                 | 16     | 46                 | 15      | 58                 | 27      |
| Manufacture of medical and dental instruments and supplies                                                                           | 1,808              | 1,591  | 1,650              | 2,044   | 1,508              | 2,228   |
| Manufacture of Handicrafts                                                                                                           | 435                | 366    | 519                | 440     | 573                | 321     |
| Other manufacturing n.e.c.                                                                                                           | 7,367              | 24,684 | 54,857             | 18,784  | 11,573             | 17,891  |
| 33 - Repair and installation of machinery and equipment                                                                              | 1,240              | 1,101  | 1,563              | 1,347   | 1,718              | 1,491   |
| D. Electricity, gas, steam and air conditioning supply                                                                               | 4,706              | 58,031 | 4,963              | 56,879  | 3,181              | 50,618  |
| Electric power generation, transmission and distribution                                                                             | 2,790              | 55,732 | 2,968              | 49,022  | 2,346              | 45,865  |
| a) Hydal                                                                                                                             | 1,057              | 3,885  | 1,214              | 1,233   | 407                | 1,042   |
| b) Thermal                                                                                                                           | 71                 | 15,967 | 87                 | 6,002   | 80                 | 3,170   |
| c) Coal Based                                                                                                                        | 125                | 3,681  | 129                | 3,446   | 136                | 3,562   |
| d) Wind                                                                                                                              | 19                 | 186    | 20                 | 32      | 18                 | 494     |
| e) Solar                                                                                                                             | 485                | 1,960  | 687                | 2,296   | 788                | 2,871   |
| f) Other                                                                                                                             | 1,033              | 30,052 | 831                | 36,013  | 917                | 34,726  |
| Manufacture of gas; distribution of gaseous fuels through mains                                                                      | 1,708              | 2,003  | 1,819              | 7,197   | 652                | 4,040   |
| Steam and air conditioning supply                                                                                                    | 208                | 296    | 176                | 661     | 183                | 713     |
| E. Water supply; sewerage, waste management and remediation activities                                                               | 6,389              | 16,394 | 6,909              | 8,264   | 7,010              | 4,312   |
| 36 - Water collection, treatment and supply                                                                                          | 1,192              | 499    | 1,311              | 525     | 1,185              | 676     |
| 37 - Sewerage                                                                                                                        | 1,776              | 849    | 2,555              | 803     | 2,722              | 730     |
| 38 - Waste collection, treatment and disposal activities; materials recovery                                                         | 3,120              | 13,343 | 2,757              | 6,083   | 2,804              | 2,530   |
| 39 - Remediation activities and other waste management services                                                                      | 301                | 1,703  | 286                | 854     | 299                | 376     |
| F. Construction                                                                                                                      | 885,715            | 98,896 | 128,007            | 103,551 | 95,094             | 101,441 |
| 41 - Construction of buildings                                                                                                       | 836,379            | 58,609 | 46,689             | 59,385  | 42,974             | 59,961  |
| 42 - Civil engineering                                                                                                               | 37,765             | 32,226 | 34,661             | 36,261  | 34,603             | 35,471  |
| 43 - Specialized construction activities                                                                                             | 11,571             | 8,060  | 46,657             | 7,905   | 17,517             | 6,009   |



## 2.2.6 Deposits Distributed by Category of Deposit Holders

### Islamic Banking

(Million Rupees)

| Category of Deposit Holder                                                                                      | Dec-23             |                  | Sep-24             |                  | Dec-24 P           |                  |
|-----------------------------------------------------------------------------------------------------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|
|                                                                                                                 | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           |
|                                                                                                                 |                    |                  |                    |                  |                    |                  |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles                                         | 985,675            | 507,358          | 1,151,526          | 597,400          | 1,101,865          | 591,075          |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles                                    | 32,168             | 18,952           | 36,274             | 26,615           | 36,566             | 22,473           |
| 46 - Wholesale trade, except of motor vehicles and motorcycles                                                  | 120,552            | 78,947           | 143,545            | 88,671           | 123,673            | 87,681           |
| 47 - Retail trade, except of motor vehicles and motorcycles                                                     | 832,955            | 409,459          | 971,707            | 482,114          | 941,626            | 480,920          |
| H. Transportation and storage                                                                                   | 40,014             | 89,020           | 79,315             | 84,309           | 36,066             | 83,318           |
| 49 - Land transport and transport via pipelines                                                                 | 20,384             | 16,401           | 34,910             | 17,593           | 20,041             | 17,212           |
| 50 - Water transport                                                                                            | 1,071              | 15,311           | 886                | 7,383            | 848                | 6,639            |
| 51 - Air transport                                                                                              | 1,942              | 5,215            | 16,165             | 25,451           | 2,211              | 23,866           |
| 52 - Warehousing and support activities for transportation                                                      | 14,964             | 44,261           | 25,567             | 28,566           | 11,842             | 30,849           |
| 53 - Courier activities other than national post activities                                                     | 1,653              | 7,832            | 1,787              | 5,315            | 1,124              | 4,751            |
| I. Accommodation and food service activities                                                                    | 31,101             | 13,416           | 51,002             | 14,040           | 22,743             | 14,579           |
| 55 - Accommodation                                                                                              | 8,403              | 3,770            | 5,840              | 3,997            | 4,861              | 4,715            |
| 56 - Food and beverage service activities                                                                       | 22,698             | 9,645            | 45,162             | 10,043           | 17,882             | 9,864            |
| J. Information and communication                                                                                | 38,598             | 63,079           | 81,203             | 71,464           | 38,162             | 81,269           |
| 58 - Publishing activities                                                                                      | 5,295              | 7,419            | 5,924              | 6,827            | 5,311              | 9,676            |
| 59 - Motion picture, video and television programme production, sound recording and music publishing activities | -                  | -                | -                  | -                | -                  | -                |
| 60 - Programming and broadcasting activities                                                                    | 256                | 913              | 303                | 861              | 313                | 512              |
| 61 - Telecommunications                                                                                         | 13,955             | 16,638           | 12,098             | 19,262           | 11,506             | 19,273           |
| 62 - Computer programming, consultancy and related activities                                                   | 13,691             | 30,790           | 57,125             | 34,100           | 15,799             | 41,809           |
| 63 - Information service activities                                                                             | 5,401              | 7,319            | 5,753              | 10,415           | 5,233              | 9,999            |
| K. Real estate activities                                                                                       | 156,981            | 94,587           | 128,174            | 91,742           | 82,313             | 80,542           |
| L. Professional, scientific and technical activities                                                            | 115,842            | 59,591           | 197,023            | 59,140           | 28,897             | 60,692           |
| 69 - Legal and accounting activities                                                                            | 51,588             | 32,797           | 9,311              | 11,098           | 9,556              | 11,196           |
| 70 - Activities of head offices; management consultancy activities                                              | 779                | 2,095            | 809                | 2,076            | 861                | 1,749            |
| 71 - Architectural and engineering activities; technical testing and analysis                                   | 26,930             | 10,289           | 13,156             | 8,416            | 5,513              | 8,207            |
| 72 - Scientific research and development                                                                        | 2,013              | 5,226            | 1,552              | 7,646            | 1,528              | 3,893            |
| 73 - Advertising and market research                                                                            | 5,537              | 2,960            | 5,539              | 3,871            | 5,627              | 4,119            |
| 74 - Other professional, scientific and technical activities                                                    | 28,469             | 5,504            | 166,085            | 25,585           | 4,547              | 30,873           |
| 75 - Veterinary activities                                                                                      | 526                | 719              | 571                | 448              | 1,265              | 655              |
| M. Administrative and support service activities                                                                | 76,283             | 49,444           | 114,546            | 48,569           | 62,853             | 45,914           |
| 77 - Rental and leasing activities                                                                              | 4,162              | 2,594            | 4,689              | 2,875            | 4,889              | 3,087            |
| 78 - Employment activities                                                                                      | 314                | 621              | 406                | 1,013            | 417                | 1,145            |
| 79 - Travel agency, tour operator, reservation service and related activities                                   | 14,673             | 10,617           | 67,818             | 12,768           | 17,629             | 11,467           |
| 80 - Security and investigation activities                                                                      | 1,512              | 1,990            | 1,401              | 1,814            | 918                | 1,848            |
| 81 - Services to buildings and landscape activities                                                             | 1,399              | 1,371            | 1,456              | 1,042            | 1,519              | 1,248            |
| 82 - Office administrative, office support and other business support activities                                | 54,223             | 32,251           | 38,776             | 29,056           | 37,481             | 27,119           |
| N. Education                                                                                                    | 139,339            | 26,944           | 316,036            | 35,317           | 32,518             | 29,685           |
| O. Human health and social work activities                                                                      | 17,762             | 26,999           | 45,309             | 33,796           | 15,404             | 33,775           |
| 86 - Human health activities                                                                                    | 16,221             | 22,672           | 16,081             | 25,893           | 13,979             | 28,543           |
| 87 - Residential care activities                                                                                | 433                | 366              | 471                | 475              | 498                | 665              |
| 88 - Social work activities with and without accommodation                                                      | 1,108              | 3,960            | 28,757             | 7,428            | 927                | 4,567            |
| P. Arts, entertainment and recreation                                                                           | 1,198              | 987              | 1,563              | 891              | 1,639              | 1,075            |
| Q. Other service activities                                                                                     | 342,299            | 182,722          | 428,690            | 212,637          | 343,139            | 203,632          |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS                                                                     | 28,395             | 279,559          | 29,240             | 319,804          | 21,444             | 296,993          |
| A. Private Trusts and Non-profit Organizations                                                                  | 15,638             | 211,093          | 16,575             | 251,442          | 10,025             | 241,425          |
| B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)                                    | 12,757             | 68,466           | 12,665             | 68,361           | 11,419             | 55,567           |
| VI. PERSONAL                                                                                                    | 11,856,206         | 3,170,626        | 13,712,304         | 3,764,891        | 15,839,890         | 4,087,344        |
| A. Salaried persons                                                                                             | 5,333,806          | 850,716          | 6,325,642          | 1,152,492        | 6,577,658          | 1,119,995        |
| B. Self employed                                                                                                | 4,093,569          | 1,452,564        | 4,454,549          | 1,571,000        | 5,496,561          | 1,834,106        |
| C. Other Personal                                                                                               | 2,428,831          | 867,346          | 2,932,113          | 1,041,399        | 3,765,671          | 1,133,243        |
| VII. OTHER                                                                                                      | 16,846             | 13,388           | 9,508              | 11,579           | 12,326             | 15,084           |
| <b>Total</b>                                                                                                    | <b>15,749,320</b>  | <b>6,750,535</b> | <b>17,796,467</b>  | <b>7,457,573</b> | <b>18,704,136</b>  | <b>7,626,721</b> |

## 2.2.7 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<br>Accounts | Amount     | No. of<br>Accounts | Amount    | No. of<br>Accounts     | Amount    | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     |
| <b>1. FOREIGN CONSTITUENTS</b>                                        | 958,348            | 507,524    | 79,673             | 86,030    | 78,126                 | 140,309   | 9,228              | 154,786    | 1,125,375          | 888,649    |
| 1) Official                                                           | 44,273             | 40,076     | 4,339              | 4,049     | 14,988                 | 22,097    | 681                | 23,519     | 64,281             | 89,741     |
| 2) Business                                                           | 11,726             | 24,678     | 1,067              | 1,736     | 2,472                  | 6,178     | 8,463              | 130,843    | 23,728             | 163,435    |
| 3) Personal                                                           | 902,349            | 442,770    | 74,267             | 80,245    | 60,666                 | 112,034   | 70                 | 290        | 1,037,352          | 635,339    |
| 4) Trust Funds and Non Profit Organizations                           | -                  | -          | -                  | -         | -                      | -         | 14                 | 134        | 14                 | 134        |
| <b>2. DOMESTIC CONSTITUENTS</b>                                       | 74,445,049         | 12,153,868 | 27,343,673         | 3,303,360 | 1,793,503              | 1,505,473 | 1,777,542          | 11,963,603 | 105,359,767        | 28,926,304 |
| <b>I. GOVERNMENT</b>                                                  | -                  | -          | -                  | -         | -                      | -         | 513,348            | 4,296,510  | 513,348            | 4,296,510  |
| A. Federal Government                                                 | -                  | -          | -                  | -         | -                      | -         | 84,928             | 2,581,116  | 84,928             | 2,581,116  |
| B. Provincial Governments                                             | -                  | -          | -                  | -         | -                      | -         | 391,115            | 1,506,660  | 391,115            | 1,506,660  |
| C. Local Bodies                                                       | -                  | -          | -                  | -         | -                      | -         | 37,305             | 208,734    | 37,305             | 208,734    |
| <b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>                    | -                  | -          | -                  | -         | -                      | -         | 19,873             | 1,395,629  | 19,873             | 1,395,629  |
| Agriculture, hunting and forestry                                     | -                  | -          | -                  | -         | -                      | -         | 41                 | 1,308      | 41                 | 1,308      |
| Services                                                              | -                  | -          | -                  | -         | -                      | -         | 1,263              | 48,235     | 1,263              | 48,235     |
| Utilities                                                             | -                  | -          | -                  | -         | -                      | -         | 8,758              | 505,343    | 8,758              | 505,343    |
| Transport, storage and communications                                 | -                  | -          | -                  | -         | -                      | -         | 5,182              | 95,226     | 5,182              | 95,226     |
| Manufacturing                                                         | -                  | -          | -                  | -         | -                      | -         | 2,310              | 207,242    | 2,310              | 207,242    |
| Mining and Quarrying                                                  | -                  | -          | -                  | -         | -                      | -         | 566                | 312,972    | 566                | 312,972    |
| Construction                                                          | -                  | -          | -                  | -         | -                      | -         | 164                | 45,848     | 164                | 45,848     |
| Commerce and Trade                                                    | -                  | -          | -                  | -         | -                      | -         | 445                | 41,367     | 445                | 41,367     |
| Others                                                                | -                  | -          | -                  | -         | -                      | -         | 1,144              | 138,088    | 1,144              | 138,088    |
| <b>III. NON-BANK FINANCIAL INSTITUTIONS</b>                           | -                  | -          | -                  | -         | -                      | -         | 71,402             | 1,073,314  | 71,402             | 1,073,314  |
| Mutual Funds and AMCs                                                 | -                  | -          | -                  | -         | -                      | -         | 4,375              | 615,366    | 4,375              | 615,366    |
| Insurance & Pension Funds                                             | -                  | -          | -                  | -         | -                      | -         | 17,828             | 146,317    | 17,828             | 146,317    |
| <b>MFIs and DFIs</b>                                                  | -                  | -          | -                  | -         | -                      | -         | 11,215             | 31,328     | 11,215             | 31,328     |
| Stock Exchange & Brokerage Houses                                     | -                  | -          | -                  | -         | -                      | -         | 7,380              | 127,679    | 7,380              | 127,679    |
| Modarabas                                                             | -                  | -          | -                  | -         | -                      | -         | 521                | 6,167      | 521                | 6,167      |
| Other NBFI                                                            | -                  | -          | -                  | -         | -                      | -         | 30,083             | 146,457    | 30,083             | 146,457    |
| <b>IV. PRIVATE SECTOR (BUSINESS)</b>                                  | 4,903,967          | 1,687,506  | 467,853            | 148,301   | 129,447                | 133,841   | 1,063,931          | 4,453,607  | 6,565,198          | 6,423,255  |
| <b>A. Agriculture, forestry and fishing</b>                           | 1,548,104          | 133,973    | 95,744             | 10,515    | 26,803                 | 10,169    | 103,592            | 71,149     | 1,774,243          | 225,806    |
| 1. Crop and animal production, hunting and related service activities | 1,544,730          | 130,592    | 95,674             | 10,480    | 26,687                 | 10,093    | 102,872            | 67,182     | 1,769,963          | 218,346    |
| Growing of Wheat, Rice, Sugar Cane & Cotton                           | 869,686            | 75,711     | 48,724             | 6,546     | 11,264                 | 4,079     | 70,494             | 25,179     | 1,000,168          | 111,515    |
| Growing of tropical, subtropical, pome and stone fruits & vegetables  | 119,886            | 7,032      | 5,823              | 377       | 1,148                  | 537       | 806                | 7,533      | 127,663            | 15,479     |
| Growing of other fruits, vegetables and crops                         | 321,994            | 15,682     | 23,945             | 1,791     | 10,662                 | 1,580     | 18,041             | 14,230     | 374,642            | 33,283     |
| Raising of livestock and other related activities                     | 187,994            | 25,643     | 15,082             | 1,464     | 2,587                  | 2,942     | 8,060              | 14,538     | 213,723            | 44,586     |
| Other agricultural support activities                                 | 45,013             | 6,462      | 2,095              | 303       | 1,019                  | 952       | 5,447              | 5,616      | 53,574             | 13,332     |
| Hunting, trapping and related service activities                      | 157                | 62         | 5                  | 0         | 7                      | 3         | 24                 | 86         | 193                | 151        |
| 02 - Forestry and logging                                             | 450                | 123        | 11                 | 1         | 21                     | 17        | 252                | 687        | 734                | 828        |
| 03 - Fishing and aquaculture                                          | 2,924              | 3,259      | 59                 | 33        | 95                     | 59        | 468                | 3,280      | 3,546              | 6,631      |
| <b>B. Mining and quarrying</b>                                        | 13,397             | 31,359     | 100                | 88        | 362                    | 1,120     | 6,780              | 257,102    | 20,639             | 289,669    |
| 05 - Mining of coal and lignite                                       | 4,201              | 13,621     | 18                 | 7         | 48                     | 298       | 1,267              | 97,073     | 5,534              | 110,999    |
| 06 - Extraction of crude petroleum and natural gas                    | 4,743              | 12,158     | 20                 | 47        | 104                    | 155       | 2,965              | 124,779    | 7,832              | 137,138    |
| 07 - Mining of metal ores                                             | 669                | 669        | 6                  | 1         | 26                     | 275       | 534                | 13,280     | 1,235              | 14,225     |
| 08-Other mining and quarrying                                         | 3,006              | 4,571      | 50                 | 33        | 154                    | 388       | 1,836              | 21,269     | 5,046              | 26,261     |
| 09 - Mining support service activities                                | 778                | 340        | 6                  | 0         | 30                     | 4         | 178                | 701        | 992                | 1,046      |
| <b>C. Manufacturing</b>                                               | 267,879            | 227,014    | 11,917             | 10,340    | 16,303                 | 38,245    | 226,249            | 1,350,918  | 522,348            | 1,626,517  |
| 10 - Manufacture of food products                                     | 86,895             | 47,561     | 1,998              | 1,115     | 4,734                  | 14,778    | 36,561             | 258,119    | 130,188            | 321,573    |
| 11 - Manufacture of beverages                                         | 1,772              | 830        | 72                 | 39        | 264                    | 1,562     | 1,833              | 50,119     | 3,941              | 52,550     |
| 12 - Manufacture of tobacco products                                  | 168                | 196        | 5                  | 0         | 42                     | 181       | 455                | 36,263     | 670                | 36,640     |
| 13 - Manufacture of textiles                                          | 30,470             | 45,443     | 1,633              | 2,904     | 3,065                  | 5,268     | 34,949             | 161,241    | 70,117             | 214,856    |
| Preparation and spinning of textile fibres                            | 8,333              | 17,218     | 243                | 265       | 1,380                  | 1,595     | 10,641             | 47,378     | 20,597             | 66,456     |
| Weaving of textiles                                                   | 5,014              | 6,694      | 197                | 442       | 390                    | 772       | 4,645              | 16,497     | 10,246             | 24,405     |
| Finishing of textiles                                                 | 3,947              | 4,102      | 210                | 235       | 710                    | 1,179     | 3,770              | 15,931     | 8,637              | 21,447     |
| Manufacture of knitted and crocheted fabrics                          | 1,627              | 2,078      | 179                | 1,085     | 113                    | 703       | 1,801              | 13,152     | 3,720              | 17,019     |
| Manufacture of made-up textile articles, except apparel               | 4,936              | 8,048      | 390                | 193       | 176                    | 543       | 4,670              | 23,546     | 10,172             | 32,329     |
| Manufacture of carpets and rugs                                       | 423                | 252        | 22                 | 16        | 26                     | 5         | 433                | 1,810      | 904                | 2,083      |
| Manufacture of other textiles n.e.c.                                  | 6,190              | 7,052      | 392                | 667       | 270                    | 471       | 8,989              | 42,927     | 15,841             | 51,117     |
| 14 - Manufacture of wearing apparel                                   | 12,335             | 9,985      | 3,175              | 1,721     | 632                    | 1,020     | 7,255              | 47,300     | 23,397             | 60,025     |
| 15 - Manufacture of leather and related products                      | 7,017              | 6,236      | 397                | 289       | 298                    | 367       | 5,253              | 15,434     | 12,965             | 22,325     |

## 2.2.7 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<br>Accounts | Amount | No. of<br>Accounts | Amount | No. of<br>Accounts     | Amount | No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount  |
| Tanning and dressing of leather; dressing and dyeing of f      | 1,600              | 1,069  | 195                | 137    | 102                    | 80     | 1,140              | 3,859   | 3,037              | 5,145   |
| Manufacture of luggage, handbags and the like,                 |                    |        |                    |        |                        |        |                    |         |                    |         |
| saddlery and harness                                           | 826                | 700    | 40                 | 22     | 90                     | 99     | 748                | 2,173   | 1,704              | 2,994   |
| Manufacture of footwear                                        | 4,591              | 4,467  | 162                | 130    | 106                    | 188    | 3,365              | 9,402   | 8,224              | 14,186  |
| a. Leather wear                                                | 3,267              | 2,768  | 112                | 117    | 75                     | 148    | 2,884              | 8,809   | 6,338              | 11,842  |
| b. Rubber and Plastic wear                                     | 1,324              | 1,699  | 50                 | 13     | 31                     | 39     | 481                | 593     | 1,886              | 2,344   |
| 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           | 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              | 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  |

## 2.2.7 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            |
| 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 motorcycle                                                   | 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           |
| 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            |
| A. Private Trusts and Non-profit Organizations                                                                  | -                 | -                 | -                 | -                | -                      | -                | -                | 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            |
| <b>Total</b>                                                                                                    | <b>75,403,397</b> | <b>12,661,392</b> | <b>27,423,346</b> | <b>3,389,389</b> | <b>1,871,629</b>       | <b>1,645,782</b> | <b>1,786,770</b> | <b>12,118,389</b> | <b>106,485,142</b> | <b>29,814,953</b> |

\* 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 (NBFI), etc.)

## 2.3 Deposits Distributed by Rate of Conventional All

| Rate<br>of<br>Interest | Dec-23            |                   | Sep-24              |                  | Dec-24 P                     |                    |                       |                                                     | Fixed |  |
|------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|-----------------------------------------------------|-------|--|
|                        | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months | For 6 Months<br>and Over<br>but Less<br>Than 1 Year |       |  |
|                        |                   |                   |                     |                  |                              |                    |                       |                                                     |       |  |
| A                      | B                 | C                 | D                   | E                | F                            | G                  | H                     | I                                                   |       |  |
| 00.00                  | 7,244,023         | 7,689,982         | 7,370,290           | 117,977          | 20,592                       | 44,827             | 214                   | 24                                                  |       |  |
| 01.00*                 | 257,411           | 286,554           | -                   | -                | -                            | 228,398            | 9,649                 | 5,156                                               |       |  |
| 02.00*                 | 168,721           | 176,840           | -                   | 988              | -                            | 80,092             | 25,092                | 4,442                                               |       |  |
| 03.00*                 | 5,170             | 21,843            | -                   | -                | -                            | 566                | 6,010                 | 694                                                 |       |  |
| 04.00*                 | 65,613            | 31,816            | 3                   | -                | 15                           | 32,432             | 52,495                | 52,474                                              |       |  |
| 05.00*                 | 42,225            | 33,633            | 934                 | -                | -                            | 1,666              | 14,940                | 26,817                                              |       |  |
| 06.00*                 | 187,102           | 69,639            | -                   | -                | 1                            | 1,841              | 42,537                | 33,747                                              |       |  |
| 07.00*                 | 27,522            | 82,297            | -                   | -                | -                            | 63,840             | 37,362                | 50,930                                              |       |  |
| 08.00                  | 34,735            | 100,025           | 0                   | -                | -                            | 2,941              | 252,092               | 83,512                                              |       |  |
| 08.50                  | 32,772            | 32,986            | -                   | -                | -                            | -                  | 53,534                | 3,289                                               |       |  |
| 09.00                  | 53,572            | 61,579            | -                   | -                | -                            | -                  | 70,203                | 5,619                                               |       |  |
| 09.50                  | 7,092             | 19,485            | -                   | -                | -                            | -                  | 18,922                | 2,245                                               |       |  |
| 10.00                  | 45,870            | 28,924            | -                   | 235,513          | -                            | 180                | 53,639                | 2,935                                               |       |  |
| 10.50                  | 16,493            | 18,005            | -                   | -                | -                            | -                  | 8,912                 | 1,069                                               |       |  |
| 11.00                  | 15,341            | 14,879            | -                   | -                | -                            | -                  | 27,224                | 982                                                 |       |  |
| 11.50                  | 6,555             | 67,496            | -                   | 0                | 893,751                      | 1,205,715          | 17,269                | 1,653                                               |       |  |
| 12.00                  | 87,514            | 147,142           | -                   | -                | -                            | 2,791              | 25,644                | 632                                                 |       |  |
| 12.50                  | 11,704            | 11,702            | -                   | -                | -                            | -                  | 17,296                | 1,636                                               |       |  |
| 13.00                  | 193,839           | 8,588             | -                   | -                | -                            | 49                 | 10,651                | 1,285                                               |       |  |
| 13.50                  | 11,382            | 4,833             | 106                 | 195              | 82                           | 8,477,290          | 4,198                 | 840                                                 |       |  |
| 14.00                  | 24,866            | 351,340           | -                   | -                | -                            | 42,489             | 9,118                 | 7,023                                               |       |  |
| 14.50                  | 72,871            | 95,791            | -                   | -                | -                            | -                  | 7,681                 | 31,592                                              |       |  |
| 15.00                  | 18,870            | 79,952            | -                   | -                | -                            | -                  | 19,585                | 13,999                                              |       |  |
| 16.00                  | 86,644            | 1,540,945         | -                   | -                | -                            | 1,466              | 6,166                 | 7,607                                               |       |  |
| 17.00                  | 27,941            | 166,555           | -                   | -                | -                            | -                  | 2,601                 | 5,268                                               |       |  |
| 18.00                  | 191,478           | 7,080,793         | -                   | -                | -                            | (80)               | 4,045                 | 8,006                                               |       |  |
| 19.00                  | 227,374           | 2,004,449         | -                   | -                | -                            | 2                  | 5,697                 | 3,506                                               |       |  |
| 20.00                  | 8,125,929         | 2,288,761         | -                   | -                | -                            | -                  | 1,511                 | 229                                                 |       |  |
| 21.00                  | 2,011,496         | 379,924           | -                   | -                | -                            | -                  | 38                    | 1                                                   |       |  |
| 22.00                  | 898,188           | 182,279           | -                   | -                | -                            | -                  | 150                   | -                                                   |       |  |
| above 22.00            | 346,833           | 59,634            | -                   | -                | -                            | -                  | -                     | -                                                   |       |  |
| Total                  | 20,547,147        | 23,138,672        | 7,371,333           | 354,673          | 914,441                      | 10,186,507         | 804,475               | 357,214                                             |       |  |
| Weighted Average       | 18.68             | 16.89             | 0.00                | 6.65             | 11.24                        | 12.75              | 8.47                  | 8.40                                                |       |  |

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

Note: Figures pertain to conventional banking portfolio

## Interest and Type of Accounts

### Banking

#### Banks

(Million Rupees)

| Dec-24 P                                           |                                                        |                                                        |                                                        |                                                            |                              |                   |                                  |                        |
|----------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------------|------------------------------|-------------------|----------------------------------|------------------------|
| Deposits                                           |                                                        |                                                        |                                                        |                                                            |                              |                   |                                  |                        |
| For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3<br>Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5<br>Years | For<br>5 Years<br>and Over<br>but Less<br>Than 10<br>Years | For Ten<br>Years and<br>Over | Total<br>(H to O) | Total<br>Deposits<br>(D+E+F+G+P) | Rate<br>of<br>Interest |
| J                                                  | K                                                      | L                                                      | M                                                      | N                                                          | O                            | P                 | Q                                | R                      |
| 516                                                | -                                                      | -                                                      | -                                                      | 3                                                          | -                            | 758               | 7,554,443                        | 00.00                  |
| 8,430                                              | -                                                      | 2                                                      | -                                                      | -                                                          | -                            | 23,236            | 251,635                          | 01.00*                 |
| 3,886                                              | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 33,420            | 114,500                          | 02.00*                 |
| 1,261                                              | 100                                                    | 1                                                      | -                                                      | 7                                                          | 1                            | 8,073             | 8,639                            | 03.00*                 |
| 281,693                                            | 24                                                     | 326                                                    | 20                                                     | 18,881                                                     | -                            | 405,913           | 438,363                          | 04.00*                 |
| 236,808                                            | 584                                                    | 8,109                                                  | 2,226                                                  | 85,993                                                     | 11                           | 375,489           | 378,089                          | 05.00*                 |
| 15,768                                             | 53,891                                                 | 34,568                                                 | 1,021                                                  | 36,236                                                     | 2                            | 217,769           | 219,612                          | 06.00*                 |
| 5,969                                              | 94                                                     | 51                                                     | 43                                                     | 1,181                                                      | 5,232                        | 100,862           | 164,702                          | 07.00*                 |
| 164,737                                            | 152                                                    | 2,453                                                  | 5                                                      | 9,254                                                      | 8                            | 512,213           | 515,154                          | 08.00                  |
| 13,817                                             | 7                                                      | 22                                                     | 2                                                      | 101                                                        | 4                            | 70,775            | 70,775                           | 08.50                  |
| 28,833                                             | 242                                                    | 2,473                                                  | 51                                                     | 361                                                        | 4                            | 107,785           | 107,785                          | 09.00                  |
| 11,401                                             | 21                                                     | 2,038                                                  | 1                                                      | 154                                                        | 1                            | 34,782            | 34,782                           | 09.50                  |
| 48,262                                             | 331                                                    | 460                                                    | 2                                                      | 973                                                        | 3,613                        | 110,216           | 345,909                          | 10.00                  |
| 17,622                                             | 18                                                     | 116                                                    | 1                                                      | 813                                                        | 28                           | 28,578            | 28,578                           | 10.50                  |
| 36,527                                             | 163                                                    | 1,078                                                  | 2                                                      | 1,877                                                      | 12                           | 67,866            | 67,866                           | 11.00                  |
| 1,754                                              | 119                                                    | 85                                                     | 11                                                     | 7,403                                                      | 31                           | 28,325            | 2,127,790                        | 11.50                  |
| 22,906                                             | 160                                                    | 721                                                    | 27                                                     | 8,635                                                      | 53                           | 58,779            | 61,570                           | 12.00                  |
| 8,200                                              | 131                                                    | 13,739                                                 | 4                                                      | 2,643                                                      | 4                            | 43,653            | 43,653                           | 12.50                  |
| 61,434                                             | 305                                                    | 1,851                                                  | 1                                                      | 1,519                                                      | 3                            | 77,049            | 77,098                           | 13.00                  |
| 5,686                                              | 117                                                    | 829                                                    | 7                                                      | 1,513                                                      | 0                            | 13,191            | 8,490,864                        | 13.50                  |
| 24,818                                             | 412                                                    | 1,394                                                  | 304                                                    | 680                                                        | -                            | 43,750            | 86,239                           | 14.00                  |
| 13,069                                             | 144                                                    | 386                                                    | 44                                                     | 2,225                                                      | 55                           | 55,195            | 55,195                           | 14.50                  |
| 44,437                                             | 353                                                    | 1,049                                                  | 65                                                     | 2,111                                                      | -                            | 81,599            | 81,599                           | 15.00                  |
| 62,351                                             | 872                                                    | 4,647                                                  | 2                                                      | 1,640                                                      | -                            | 83,285            | 84,751                           | 16.00                  |
| 51,407                                             | 147                                                    | 606                                                    | 3                                                      | 614                                                        | -                            | 60,646            | 60,646                           | 17.00                  |
| 184,545                                            | 92                                                     | 89                                                     | 1                                                      | 32                                                         | -                            | 196,810           | 196,730                          | 18.00                  |
| 131,973                                            | 3                                                      | 2                                                      | -                                                      | 48                                                         | -                            | 141,229           | 141,231                          | 19.00                  |
| 201,622                                            | 89                                                     | 235                                                    | -                                                      | 86                                                         | -                            | 203,773           | 203,773                          | 20.00                  |
| 173,482                                            | -                                                      | -                                                      | -                                                      | 2                                                          | -                            | 173,523           | 173,523                          | 21.00                  |
| 2,535                                              | -                                                      | -                                                      | -                                                      | 30                                                         | -                            | 2,716             | 2,716                            | 22.00                  |
| 16                                                 | -                                                      | -                                                      | -                                                      | 7                                                          | -                            | 22                | 22                               | above 22.00            |
| 1,865,766                                          | 58,571                                                 | 77,329                                                 | 3,842                                                  | 185,022                                                    | 9,061                        | 3,361,279         | 22,188,233                       | Total                  |
| 12.39                                              | 6.25                                                   | 8.49                                                   | 6.46                                                   | 6.45                                                       | 8.17                         | 10.32             | 12.00                            | Weighted Average       |

Overall weighted average excludes "Current" and "Other" deposits

### 2.3.1 Deposits Distributed by Rate of Conventional Public Sector

| Rate<br>of<br>Interest | Dec-23            | Sep-24            | Dec-24 P            |                  |                              |                    |                       |                                                     |
|------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|-----------------------------------------------------|
|                        | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Fixed                 |                                                     |
|                        |                   |                   |                     |                  |                              |                    | Less Than<br>6 Months | For 6 Months<br>and Over<br>but Less<br>Than 1 Year |
| A                      | B                 | C                 | D                   | E                | F                            | G                  | H                     | I                                                   |
| 00.00                  | 1,157,506         | 1,182,777         | 1,254,360           | 45,952           | 345                          | 428                | 0                     | -                                                   |
| 01.00*                 | 20,992            | 10,194            | -                   | -                | -                            | 4,967              | -                     | 5                                                   |
| 02.00*                 | 118,672           | 137,287           | -                   | -                | -                            | 35,995             | 129                   | 22                                                  |
| 03.00*                 | 672               | 897               | -                   | -                | -                            | 197                | 141                   | 23                                                  |
| 04.00*                 | 96                | 197               | -                   | -                | 15                           | 313                | 42,447                | 40,674                                              |
| 05.00*                 | 8,253             | 5,854             | -                   | -                | -                            | 551                | 5,960                 | 24,806                                              |
| 06.00*                 | 162,052           | 42,570            | -                   | -                | 1                            | 0                  | 6,621                 | 1,824                                               |
| 07.00*                 | 263               | 2,249             | -                   | -                | -                            | 53,806             | 955                   | 1,915                                               |
| 08.00                  | 1,643             | 4,092             | -                   | -                | -                            | 563                | 163,870               | 253                                                 |
| 08.50                  | 21,542            | 2,934             | -                   | -                | -                            | -                  | 11,368                | 311                                                 |
| 09.00                  | 7,654             | 2,658             | -                   | -                | -                            | -                  | 7,912                 | 1,518                                               |
| 09.50                  | 583               | 189               | -                   | -                | -                            | -                  | 1,341                 | 552                                                 |
| 10.00                  | 6,886             | 2,112             | -                   | -                | -                            | 95                 | 5,215                 | 530                                                 |
| 10.50                  | 1,148             | 963               | -                   | -                | -                            | -                  | 238                   | 738                                                 |
| 11.00                  | 2,553             | 1,454             | -                   | -                | -                            | -                  | 543                   | 178                                                 |
| 11.50                  | 2,501             | 66,645            | -                   | -                | 893,751                      | 1,118,746          | 87                    | 1,461                                               |
| 12.00                  | 1,587             | 113,208           | -                   | -                | -                            | 253                | 6,142                 | 15                                                  |
| 12.50                  | 3,678             | 4,352             | -                   | -                | -                            | -                  | 353                   | -                                                   |
| 13.00                  | 188,517           | 1,036             | -                   | -                | -                            | -                  | 2,293                 | 1,136                                               |
| 13.50                  | 276               | 463               | -                   | 3                | 82                           | 778,041            | 165                   | 760                                                 |
| 14.00                  | 1,352             | 3,140             | -                   | -                | -                            | 16,244             | 2,185                 | 406                                                 |
| 14.50                  | 67,296            | 7,756             | -                   | -                | -                            | -                  | 6,736                 | 4                                                   |
| 15.00                  | 2,735             | 39,264            | -                   | -                | -                            | -                  | 337                   | 12,006                                              |
| 16.00                  | 22,472            | 113,706           | -                   | -                | -                            | 1,038              | 1,150                 | 2,911                                               |
| 17.00                  | 13,040            | 71,959            | -                   | -                | -                            | -                  | -                     | 774                                                 |
| 18.00                  | 48,533            | 1,293,226         | -                   | -                | -                            | 64                 | 451                   | 4,164                                               |
| 19.00                  | 5,816             | 109,398           | -                   | -                | -                            | -                  | -                     | 1,501                                               |
| 20.00                  | 2,283,572         | 2,034,695         | -                   | -                | -                            | -                  | -                     | 61                                                  |
| 21.00                  | 307,257           | 152,947           | -                   | -                | -                            | -                  | -                     | -                                                   |
| 22.00                  | 291,064           | 49,927            | -                   | -                | -                            | -                  | -                     | -                                                   |
| above 22.00            | 166,839           | 13,211            | -                   | -                | -                            | -                  | -                     | -                                                   |
| Total                  | 4,917,051         | 5,471,360         | 1,254,360           | 45,955           | 894,195                      | 2,011,299          | 266,638               | 98,550                                              |
| Weighted Average       | 17.87             | 17.48             | -                   | 0.00             | 11.50                        | 11.98              | 7.61                  | 7.51                                                |

Note: Figures pertain to conventional banking portfolio

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

## Interest and Type of Accounts

### Banking Banks

(Million Rupees)

| Dec-24 P                                  |                                            |                                            |                                            |                                             |                        |                |                               | Rate of Interest |   |
|-------------------------------------------|--------------------------------------------|--------------------------------------------|--------------------------------------------|---------------------------------------------|------------------------|----------------|-------------------------------|------------------|---|
| Deposits                                  |                                            |                                            |                                            |                                             |                        |                | Total Deposits<br>(D+E+F+G+P) | Rate of Interest |   |
| For 1 Year and Over but Less Than 2 Years | For 2 Years and Over but Less Than 3 Years | For 3 Years and Over but Less Than 4 Years | For 4 Years and Over but Less Than 5 Years | For 5 Years and Over but Less Than 10 Years | For Ten Years and Over | Total (H to O) |                               |                  |   |
| J                                         | K                                          | L                                          | M                                          | N                                           | O                      | P              |                               |                  | Q |
|                                           |                                            |                                            |                                            |                                             |                        |                |                               |                  |   |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 0              | 1,301,085                     | 00.00            |   |
| 98                                        | -                                          | -                                          | -                                          | -                                           | -                      | 103            | 5,070                         | 01.00*           |   |
| 994                                       | -                                          | -                                          | -                                          | -                                           | -                      | 1,145          | 37,140                        | 02.00*           |   |
| 318                                       | 100                                        | -                                          | -                                          | -                                           | -                      | 582            | 779                           | 03.00*           |   |
| 191,200                                   | 6                                          | 18                                         | 12                                         | 3,216                                       | -                      | 277,572        | 277,900                       | 04.00*           |   |
| 12,204                                    | -                                          | 0                                          | 2,219                                      | 70,652                                      | 3                      | 115,844        | 116,395                       | 05.00*           |   |
| 7,651                                     | 53,887                                     | 34,496                                     | 1,020                                      | 35,502                                      | -                      | 141,002        | 141,003                       | 06.00*           |   |
| 3,855                                     | 45                                         | 5                                          | 2                                          | 47                                          | 5,176                  | 12,000         | 65,806                        | 07.00*           |   |
| 5,183                                     | 23                                         | 25                                         | 2                                          | 140                                         | -                      | 169,495        | 170,059                       | 08.00            |   |
| 3,369                                     | 1                                          | -                                          | -                                          | 1                                           | -                      | 15,049         | 15,049                        | 08.50            |   |
| 20,674                                    | 232                                        | 2,405                                      | 34                                         | 12                                          | -                      | 32,787         | 32,787                        | 09.00            |   |
| 3,767                                     | -                                          | 2                                          | -                                          | 15                                          | -                      | 5,676          | 5,676                         | 09.50            |   |
| 12,079                                    | -                                          | 29                                         | -                                          | 138                                         | 3,611                  | 21,601         | 21,696                        | 10.00            |   |
| 3,577                                     | -                                          | -                                          | -                                          | 176                                         | -                      | 4,730          | 4,730                         | 10.50            |   |
| 31,018                                    | 0                                          | 100                                        | -                                          | 163                                         | -                      | 32,004         | 32,004                        | 11.00            |   |
| 686                                       | 0                                          | 2                                          | 11                                         | 6,816                                       | 6                      | 9,069          | 2,021,565                     | 11.50            |   |
| 1,241                                     | 4                                          | 40                                         | -                                          | 228                                         | -                      | 7,670          | 7,922                         | 12.00            |   |
| 469                                       | 6                                          | 13,000                                     | -                                          | 1,997                                       | -                      | 15,825         | 15,825                        | 12.50            |   |
| 59,506                                    | 64                                         | 14                                         | -                                          | 3                                           | -                      | 63,017         | 63,017                        | 13.00            |   |
| 3,813                                     | 2                                          | 7                                          | -                                          | 40                                          | -                      | 4,788          | 782,913                       | 13.50            |   |
| 5,901                                     | -                                          | 332                                        | -                                          | 35                                          | -                      | 8,859          | 25,103                        | 14.00            |   |
| 667                                       | 11                                         | 6                                          | -                                          | 7                                           | -                      | 7,431          | 7,431                         | 14.50            |   |
| 31,529                                    | 0                                          | 16                                         | -                                          | 2                                           | -                      | 43,891         | 43,891                        | 15.00            |   |
| 16,950                                    | 35                                         | 4,001                                      | -                                          | 1,401                                       | -                      | 26,448         | 27,486                        | 16.00            |   |
| 21,017                                    | 3                                          | -                                          | -                                          | 2                                           | -                      | 21,796         | 21,796                        | 17.00            |   |
| 49,631                                    | 0                                          | 12                                         | -                                          | 6                                           | -                      | 54,263         | 54,327                        | 18.00            |   |
| 64,101                                    | -                                          | -                                          | -                                          | -                                           | -                      | 65,602         | 65,602                        | 19.00            |   |
| 52,746                                    | 50                                         | 147                                        | -                                          | 66                                          | -                      | 53,069         | 53,069                        | 20.00            |   |
| 111,401                                   | -                                          | -                                          | -                                          | 1                                           | -                      | 111,402        | 111,402                       | 21.00            |   |
| 1,552                                     | -                                          | -                                          | -                                          | -                                           | -                      | 1,552          | 1,552                         | 22.00            |   |
| 4                                         | -                                          | -                                          | -                                          | -                                           | -                      | 4              | 4                             | above 22.00      |   |
| 717,204                                   | 54,468                                     | 54,655                                     | 3,299                                      | 120,667                                     | 8,796                  | 1,324,277      | 5,530,085                     | Total            |   |
| 12.93                                     | 5.79                                       | 8.19                                       | 5.38                                       | 5.79                                        | 8.09                   | 10.22          | 11.12                         | Weighted Average |   |

Overall weighted average excludes "Current" and "Other" deposits



### 2.3.2 Deposits Distributed by Rate of Conventional Domestic Private

| Rate<br>of<br>Interest | Dec-23            |                   | Sep-24              |                  | Dec-24 P                     |                    |                       |                                                     |
|------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|-----------------------------------------------------|
|                        |                   |                   |                     |                  | Fixed                        |                    |                       |                                                     |
|                        | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months | For 6 Months<br>and Over<br>but Less<br>Than 1 Year |
| A                      | B                 | C                 | D                   | E                | F                            | G                  | H                     | I                                                   |
| 00.00                  | 5,938,095         | 6,370,120         | 5,994,267           | 72,025           | 20,246                       | 43,453             | 153                   | 24                                                  |
| 01.00*                 | 234,505           | 272,514           | -                   | -                | -                            | 218,371            | 9,649                 | 5,150                                               |
| 02.00*                 | 37,130            | 36,361            | -                   | 988              | -                            | 44,097             | 12,325                | 4,421                                               |
| 03.00*                 | 4,498             | 20,431            | -                   | -                | -                            | 369                | 5,389                 | 671                                                 |
| 04.00*                 | 63,417            | 21,306            | 3                   | -                | -                            | 22,865             | 8,147                 | 11,801                                              |
| 05.00*                 | 32,072            | 27,779            | 934                 | -                | -                            | 1,115              | 8,981                 | 2,011                                               |
| 06.00*                 | 25,030            | 26,369            | -                   | -                | -                            | 1,841              | 33,304                | 31,923                                              |
| 07.00*                 | 26,734            | 80,047            | -                   | -                | -                            | 10,034             | 29,197                | 49,015                                              |
| 08.00                  | 28,092            | 86,134            | 0                   | -                | -                            | 2,377              | 84,385                | 83,258                                              |
| 08.50                  | 11,230            | 30,002            | -                   | -                | -                            | -                  | 39,336                | 2,978                                               |
| 09.00                  | 45,919            | 58,921            | -                   | -                | -                            | -                  | 53,529                | 4,101                                               |
| 09.50                  | 6,510             | 17,790            | -                   | -                | -                            | -                  | 2,295                 | 1,693                                               |
| 10.00                  | 36,034            | 5,782             | -                   | 235,513          | -                            | 85                 | 28,526                | 2,376                                               |
| 10.50                  | 15,345            | 17,041            | -                   | -                | -                            | -                  | 8,674                 | 331                                                 |
| 11.00                  | 12,787            | 13,424            | -                   | -                | -                            | -                  | 19,010                | 804                                                 |
| 11.50                  | 4,054             | 851               | -                   | 0                | -                            | 86,969             | 13,432                | 192                                                 |
| 12.00                  | 85,928            | 28,534            | -                   | -                | -                            | 2,538              | 15,288                | 617                                                 |
| 12.50                  | 8,025             | 3,005             | -                   | -                | -                            | -                  | 15,543                | 1,636                                               |
| 13.00                  | 3,992             | 5,152             | -                   | -                | -                            | 49                 | 8,358                 | 148                                                 |
| 13.50                  | 7,106             | 4,370             | 106                 | 192              | -                            | 7,120,388          | 4,033                 | 80                                                  |
| 14.00                  | 20,008            | 325,104           | -                   | -                | -                            | 23,469             | 3,465                 | 6,617                                               |
| 14.50                  | 5,575             | 88,035            | -                   | -                | -                            | -                  | 944                   | 31,588                                              |
| 15.00                  | 16,135            | 32,440            | -                   | -                | -                            | -                  | 19,248                | 1,992                                               |
| 16.00                  | 62,304            | 1,410,745         | -                   | -                | -                            | 428                | 5,017                 | 4,661                                               |
| 17.00                  | 14,901            | 83,034            | -                   | -                | -                            | -                  | 2,601                 | 4,495                                               |
| 18.00                  | 131,901           | 5,248,264         | -                   | -                | -                            | (143)              | 3,594                 | 3,842                                               |
| 19.00                  | 183,690           | 1,895,051         | -                   | -                | -                            | 2                  | 5,697                 | 2,005                                               |
| 20.00                  | 5,464,291         | 254,066           | -                   | -                | -                            | -                  | 1,511                 | 168                                                 |
| 21.00                  | 1,689,946         | 226,978           | -                   | -                | -                            | -                  | 38                    | 1                                                   |
| 22.00                  | 607,123           | 132,352           | -                   | -                | -                            | -                  | 150                   | -                                                   |
| above 22.00            | 179,994           | 46,423            | -                   | -                | -                            | -                  | -                     | -                                                   |
| Total                  | 15,002,373        | 16,868,426        | 5,995,310           | 308,718          | 20,246                       | 7,578,310          | 441,821               | 258,599                                             |
| Weighted Average       | 18.94             | 16.71             | 0.00                | 7.64             | -                            | 12.92              | 8.97                  | 8.73                                                |

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

Note: Figures pertain to conventional banking portfolio

## Interest and Type of Accounts

Banking  
Banks

(Million Rupees)

| Dec-24 P                                           |                                                        |                                                        |                                                        |                                                            |                              |                       |                                      |                        |
|----------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------------|------------------------------|-----------------------|--------------------------------------|------------------------|
| Deposits                                           |                                                        |                                                        |                                                        |                                                            |                              |                       |                                      |                        |
| For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3<br>Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5<br>Years | For<br>5 Years<br>and Over<br>but Less<br>Than 10<br>Years | For Ten<br>Years and<br>Over | Total<br><br>(H to O) | Total<br>Deposits<br><br>(D+E+F+G+P) | Rate<br>of<br>Interest |
| J                                                  | K                                                      | L                                                      | M                                                      | N                                                          | O                            | P                     | Q                                    | R                      |
| 516                                                | -                                                      | -                                                      | -                                                      | 3                                                          | -                            | 697                   | 6,130,689                            | 00.00                  |
| 8,332                                              | -                                                      | 2                                                      | -                                                      | -                                                          | -                            | 23,133                | 241,504                              | 01.00*                 |
| 2,892                                              | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 19,638                | 64,723                               | 02.00*                 |
| 943                                                | -                                                      | 1                                                      | -                                                      | 7                                                          | 1                            | 7,011                 | 7,380                                | 03.00*                 |
| 90,494                                             | 19                                                     | 308                                                    | 8                                                      | 15,665                                                     | -                            | 126,441               | 149,309                              | 04.00*                 |
| 224,604                                            | 584                                                    | 8,109                                                  | 7                                                      | 15,341                                                     | 8                            | 259,644               | 261,694                              | 05.00*                 |
| 8,117                                              | 4                                                      | 72                                                     | 1                                                      | 733                                                        | 2                            | 74,156                | 75,997                               | 06.00*                 |
| 2,114                                              | 49                                                     | 46                                                     | 41                                                     | 1,133                                                      | 56                           | 81,652                | 91,686                               | 07.00*                 |
| 159,554                                            | 130                                                    | 2,428                                                  | 4                                                      | 9,114                                                      | 8                            | 338,881               | 341,258                              | 08.00                  |
| 10,448                                             | 7                                                      | 22                                                     | 2                                                      | 100                                                        | 4                            | 52,896                | 52,896                               | 08.50                  |
| 8,158                                              | 10                                                     | 68                                                     | 17                                                     | 349                                                        | 4                            | 66,236                | 66,236                               | 09.00                  |
| 7,635                                              | 21                                                     | 2,036                                                  | 1                                                      | 140                                                        | 1                            | 13,821                | 13,821                               | 09.50                  |
| 36,183                                             | 331                                                    | 431                                                    | 2                                                      | 835                                                        | 2                            | 68,687                | 304,284                              | 10.00                  |
| 14,045                                             | 18                                                     | 116                                                    | 1                                                      | 636                                                        | 28                           | 23,848                | 23,848                               | 10.50                  |
| 5,509                                              | 162                                                    | 978                                                    | 2                                                      | 1,714                                                      | 12                           | 28,191                | 28,191                               | 11.00                  |
| 1,067                                              | 119                                                    | 83                                                     | 0                                                      | 587                                                        | 25                           | 15,506                | 102,475                              | 11.50                  |
| 21,666                                             | 156                                                    | 682                                                    | 27                                                     | 8,406                                                      | 53                           | 46,895                | 49,433                               | 12.00                  |
| 7,731                                              | 125                                                    | 739                                                    | 4                                                      | 646                                                        | 4                            | 26,428                | 26,428                               | 12.50                  |
| 1,928                                              | 241                                                    | 1,837                                                  | 1                                                      | 1,516                                                      | 3                            | 14,031                | 14,080                               | 13.00                  |
| 1,873                                              | 115                                                    | 821                                                    | 7                                                      | 1,473                                                      | 0                            | 8,404                 | 7,129,090                            | 13.50                  |
| 18,917                                             | 412                                                    | 1,062                                                  | 304                                                    | 646                                                        | -                            | 31,423                | 54,893                               | 14.00                  |
| 12,402                                             | 133                                                    | 380                                                    | 44                                                     | 2,218                                                      | 55                           | 47,764                | 47,764                               | 14.50                  |
| 12,908                                             | 353                                                    | 1,033                                                  | 65                                                     | 2,109                                                      | -                            | 37,708                | 37,708                               | 15.00                  |
| 45,400                                             | 838                                                    | 646                                                    | 2                                                      | 238                                                        | -                            | 56,802                | 57,230                               | 16.00                  |
| 30,390                                             | 144                                                    | 606                                                    | 3                                                      | 612                                                        | -                            | 38,850                | 38,850                               | 17.00                  |
| 134,913                                            | 92                                                     | 78                                                     | 1                                                      | 26                                                         | -                            | 142,546               | 142,403                              | 18.00                  |
| 67,872                                             | 3                                                      | 2                                                      | -                                                      | 48                                                         | -                            | 75,627                | 75,629                               | 19.00                  |
| 148,876                                            | 39                                                     | 89                                                     | -                                                      | 20                                                         | -                            | 150,704               | 150,704                              | 20.00                  |
| 62,081                                             | -                                                      | -                                                      | -                                                      | 1                                                          | -                            | 62,121                | 62,121                               | 21.00                  |
| 984                                                | -                                                      | -                                                      | -                                                      | 30                                                         | -                            | 1,164                 | 1,164                                | 22.00                  |
| 11                                                 | -                                                      | -                                                      | -                                                      | 7                                                          | -                            | 18                    | 18                                   | above 22.00            |
| 1,148,563                                          | 4,103                                                  | 22,673                                                 | 543                                                    | 64,354                                                     | 265                          | 1,940,922             | 15,843,506                           | Total                  |
| 12.06                                              | 12.33                                                  | 9.21                                                   | 12.99                                                  | 7.68                                                       | 10.84                        | 10.47                 | 12.26                                | Weighted Average       |

Overall weighted average excludes "Current" and "Other" deposits

### 2.3.3 Deposits Distributed by Rate of Conventional Foreign

| Rate<br>of<br>Interest | Dec-23            |                   | Sep-24              |                  | Dec-24 P                     |                    |                       |                                                     |
|------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|-----------------------------------------------------|
|                        |                   |                   |                     |                  | Fixed                        |                    |                       |                                                     |
|                        | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months | For 6 Months<br>and Over<br>but Less<br>Than 1 Year |
| A                      | B                 | C                 | D                   | E                | F                            | G                  | H                     | I                                                   |
| 00.00                  | 148,422           | 137,085           | 121,663             | -                | -                            | 946                | 61                    | -                                                   |
| 01.00*                 | 1,914             | 3,846             | -                   | -                | -                            | 5,061              | -                     | -                                                   |
| 02.00*                 | 12,920            | 3,192             | -                   | -                | -                            | -                  | 12,637                | -                                                   |
| 03.00*                 | -                 | 515               | -                   | -                | -                            | -                  | 480                   | -                                                   |
| 04.00*                 | 2,100             | 10,313            | -                   | -                | -                            | 9,254              | 1,900                 | -                                                   |
| 05.00*                 | 1,900             | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 06.00*                 | 20                | 700               | -                   | -                | -                            | -                  | 2,611                 | -                                                   |
| 07.00*                 | 525               | -                 | -                   | -                | -                            | -                  | 7,211                 | -                                                   |
| 08.00                  | 5,000             | 9,800             | -                   | -                | -                            | -                  | 3,837                 | -                                                   |
| 08.50                  | -                 | 50                | -                   | -                | -                            | -                  | 2,830                 | -                                                   |
| 09.00                  | -                 | -                 | -                   | -                | -                            | -                  | 8,762                 | -                                                   |
| 09.50                  | -                 | 1,506             | -                   | -                | -                            | -                  | 15,286                | -                                                   |
| 10.00                  | 2,950             | 21,030            | -                   | -                | -                            | -                  | 19,898                | 30                                                  |
| 10.50                  | -                 | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 11.00                  | -                 | -                 | -                   | -                | -                            | -                  | 7,670                 | -                                                   |
| 11.50                  | -                 | -                 | -                   | -                | -                            | -                  | 3,750                 | -                                                   |
| 12.00                  | -                 | 5,400             | -                   | -                | -                            | -                  | 4,215                 | -                                                   |
| 12.50                  | -                 | 4,345             | -                   | -                | -                            | -                  | 1,400                 | -                                                   |
| 13.00                  | 1,330             | 2,400             | -                   | -                | -                            | -                  | -                     | -                                                   |
| 13.50                  | 4,000             | -                 | -                   | -                | -                            | 578,861            | -                     | -                                                   |
| 14.00                  | 3,505             | 23,096            | -                   | -                | -                            | 2,776              | 3,468                 | -                                                   |
| 14.50                  | -                 | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 15.00                  | -                 | 8,248             | -                   | -                | -                            | -                  | -                     | -                                                   |
| 16.00                  | 1,868             | 16,494            | -                   | -                | -                            | -                  | -                     | 35                                                  |
| 17.00                  | -                 | 11,561            | -                   | -                | -                            | -                  | -                     | -                                                   |
| 18.00                  | 11,044            | 539,303           | -                   | -                | -                            | -                  | -                     | -                                                   |
| 19.00                  | 37,868            | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 20.00                  | 378,066           | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 21.00                  | 14,292            | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 22.00                  | -                 | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| above 22.00            | -                 | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| Total                  | 627,724           | 798,886           | 121,663             | -                | -                            | 596,898            | 96,016                | 65                                                  |
| Weighted Average       | 19.21             | 16.75             | -                   | -                | -                            | 13.21              | 8.55                  | 12.96                                               |

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

Note: Figures pertain to conventional banking portfolio

## Interest and Type of Accounts

### Banking

#### Banks

(Million Rupees)

| Dec-24 P                                           |                                                        |                                                        |                                                        |                                                            |                              |                   |                                  |                        |
|----------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------------|------------------------------|-------------------|----------------------------------|------------------------|
| Deposits                                           |                                                        |                                                        |                                                        |                                                            |                              |                   |                                  |                        |
| For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3<br>Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5<br>Years | For<br>5 Years<br>and Over<br>but Less<br>Than 10<br>Years | For Ten<br>Years and<br>Over | Total<br>(H to O) | Total<br>Deposits<br>(D+E+F+G+P) | Rate<br>of<br>Interest |
| J                                                  | K                                                      | L                                                      | M                                                      | N                                                          | O                            | P                 | Q                                | R                      |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 61                | 122,670                          | 00.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | 5,061                            | 01.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 12,637            | 12,637                           | 02.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 480               | 480                              | 03.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 1,900             | 11,154                           | 04.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 05.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 2,611             | 2,611                            | 06.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 7,211             | 7,211                            | 07.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 3,837             | 3,837                            | 08.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 2,830             | 2,830                            | 08.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 8,762             | 8,762                            | 09.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 15,286            | 15,286                           | 09.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 19,928            | 19,928                           | 10.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 10.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 7,670             | 7,670                            | 11.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 3,750             | 3,750                            | 11.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 4,215             | 4,215                            | 12.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 1,400             | 1,400                            | 12.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 13.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | 578,861                          | 13.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 3,468             | 6,244                            | 14.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 14.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 15.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 35                | 35                               | 16.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 17.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 18.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 19.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 20.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 21.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 22.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | above 22.00            |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 96,081            | 814,642                          | Total                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 8.55              | 12.57                            | Weighted Average       |

Overall weighted average excludes "Current" and "Other" deposits

## 2.4 Deposits Distributed by Rate of Islamic All

| Rate<br>of<br>Return | Dec-23            | Sep-24            | Dec-24 P            |                  |                              |                    |                       |                                                     |
|----------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|-----------------------------------------------------|
|                      | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Fixed                 |                                                     |
|                      |                   |                   |                     |                  |                              |                    | Less Than<br>6 Months | For 6 Months<br>and Over<br>but Less<br>Than 1 Year |
| A                    | B                 | C                 | D                   | E                | F                            | G                  | H                     | I                                                   |
| 00.00                | 2,688,916         | 2,901,440         | 3,138,900           | 26,023           | 3,251                        | 224                | 7                     | -                                                   |
| 01.00*               | 225,013           | 222,125           | 7,025               | -                | -                            | 221,980            | 1,319                 | 474                                                 |
| 02.00*               | 6,475             | 84,162            | -                   | -                | -                            | 77,646             | 2,508                 | 1,912                                               |
| 03.00*               | 70,339            | 11,410            | -                   | -                | -                            | 4,107              | 706                   | 279                                                 |
| 04.00*               | 28,689            | 8,342             | 34                  | 30               | -                            | 25,215             | 3,391                 | 3,166                                               |
| 05.00*               | 3,747             | 25,898            | 1                   | -                | -                            | 113,361            | 2,669                 | 1,079                                               |
| 06.00*               | 39,417            | 78,595            | 19                  | -                | -                            | 862,221            | 8,821                 | 7,482                                               |
| 07.00*               | 80,238            | 110,368           | 5                   | -                | -                            | 421,232            | 20,796                | 1,943                                               |
| 08.00                | 51,653            | 148,536           | -                   | -                | -                            | 405,967            | 114,741               | 2,282                                               |
| 08.50                | 57,031            | 100,880           | -                   | -                | -                            | 37,266             | 4,300                 | 6,611                                               |
| 09.00                | 133,614           | 605,487           | -                   | -                | 1                            | 77,969             | 21,287                | 6,792                                               |
| 09.50                | 22,706            | 116,481           | -                   | -                | -                            | 40,098             | 25,516                | 1,981                                               |
| 10.00                | 46,579            | 113,590           | -                   | -                | -                            | 135,533            | 61,968                | 7,143                                               |
| 10.50                | 39,350            | 18,339            | -                   | -                | -                            | 129,741            | 30,294                | 4,154                                               |
| 11.00                | 460,738           | 72,240            | -                   | -                | -                            | 211,902            | 21,326                | 12,365                                              |
| 11.50                | 125,938           | 76,785            | 4,307               | 3                | 34                           | 221,626            | 18,683                | 5,964                                               |
| 12.00                | 59,531            | 210,273           | -                   | -                | -                            | 77,877             | 16,575                | 1,707                                               |
| 12.50                | 38,233            | 21,763            | 28                  | -                | -                            | 95,638             | 4,690                 | 657                                                 |
| 13.00                | 13,724            | 73,708            | -                   | -                | -                            | 25,676             | 1,200                 | 246                                                 |
| 13.50                | 12,485            | 22,576            | -                   | -                | -                            | 220,781            | 2,498                 | 156                                                 |
| 14.00                | 166,157           | 309,682           | -                   | -                | -                            | 50,717             | 6,284                 | 411                                                 |
| 14.50                | 26,682            | 31,348            | -                   | -                | -                            | 29,825             | 2,057                 | 640                                                 |
| 15.00                | 61,990            | 188,706           | -                   | -                | -                            | 15                 | 3,203                 | 221                                                 |
| 16.00                | 300,246           | 831,068           | -                   | -                | -                            | 34,742             | 30,031                | 7,514                                               |
| 17.00                | 89,943            | 283,935           | -                   | -                | -                            | -                  | -                     | 196                                                 |
| 18.00                | 274,740           | 466,707           | -                   | -                | -                            | -                  | 31                    | 2,048                                               |
| 19.00                | 208,787           | 140,606           | -                   | -                | -                            | -                  | 59                    | 7,902                                               |
| 20.00                | 677,555           | 110,189           | -                   | -                | -                            | -                  | -                     | 285                                                 |
| 21.00                | 365,899           | 29,596            | -                   | -                | -                            | -                  | -                     | -                                                   |
| 22.00                | 306,063           | 28,888            | -                   | -                | -                            | -                  | -                     | -                                                   |
| above 22.00          | 68,060            | 13,849            | -                   | -                | -                            | -                  | -                     | -                                                   |
| Total                | 6,750,535         | 7,457,572         | 3,150,321           | 26,056           | 3,285                        | 3,521,359          | 404,961               | 85,610                                              |
| Weighted Average     | 14.76             | 12.76             | 0.02                | 0.01             | 0.12                         | 8.02               | 9.77                  | 10.88                                               |

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

Note: Figures pertain to islamic banking portfolio

## Return and Type of Accounts

### Banking

#### Banks

(Million Rupees)

| Dec-24 P                                  |                                            |                                            |                                            |                                             |                        |                   |                             |                               |                  |
|-------------------------------------------|--------------------------------------------|--------------------------------------------|--------------------------------------------|---------------------------------------------|------------------------|-------------------|-----------------------------|-------------------------------|------------------|
| Deposits                                  |                                            |                                            |                                            |                                             |                        |                   |                             | Total Deposits<br>(D+E+F+G+P) | Rate of Return   |
| For 1 Year and Over but Less Than 2 Years | For 2 Years and Over but Less Than 3 Years | For 3 Years and Over but Less Than 4 Years | For 4 Years and Over but Less Than 5 Years | For 5 Years and Over but Less Than 10 Years | For Ten Years and Over | Total<br>(H to O) | Branchless Banking Accounts |                               |                  |
| J                                         | K                                          | L                                          | M                                          | N                                           | O                      | P                 |                             | Q                             | R                |
| 11                                        | -                                          | -                                          | -                                          | -                                           | -                      | 18                | -                           | 3,168,417                     | 00.00            |
| 781                                       | -                                          | 1                                          | -                                          | 1                                           | -                      | 2,576             | -                           | 231,582                       | 01.00*           |
| 8,730                                     | -                                          | 255                                        | -                                          | -                                           | -                      | 13,405            | -                           | 91,051                        | 02.00*           |
| 87                                        | -                                          | 2,389                                      | -                                          | -                                           | -                      | 3,461             | -                           | 7,568                         | 03.00*           |
| 179                                       | -                                          | 0                                          | 185                                        | 0                                           | -                      | 6,921             | -                           | 32,201                        | 04.00*           |
| 333                                       | 129                                        | 1,234                                      | -                                          | 20,293                                      | -                      | 25,738            | -                           | 139,099                       | 05.00*           |
| 3,270                                     | 20                                         | 28                                         | 1,411                                      | 489                                         | -                      | 21,521            | -                           | 883,761                       | 06.00*           |
| 4,305                                     | -                                          | 158                                        | 2                                          | 65                                          | -                      | 27,269            | -                           | 448,505                       | 07.00*           |
| 19,522                                    | 111                                        | 3,383                                      | 71                                         | 443                                         | -                      | 140,554           | -                           | 546,521                       | 08.00            |
| 11,637                                    | 10                                         | 307                                        | 8                                          | 516                                         | -                      | 23,388            | -                           | 60,654                        | 08.50            |
| 58,699                                    | 23                                         | 617                                        | -                                          | 451                                         | -                      | 87,869            | -                           | 165,839                       | 09.00            |
| 1,022                                     | 388                                        | 687                                        | -                                          | 1,257                                       | 12                     | 30,862            | -                           | 70,960                        | 09.50            |
| 15,478                                    | 124                                        | 31                                         | 259                                        | 157                                         | 8                      | 85,167            | -                           | 220,700                       | 10.00            |
| 6,606                                     | 165                                        | 133                                        | -                                          | 115                                         | 3                      | 41,470            | -                           | 171,210                       | 10.50            |
| 113,926                                   | 1                                          | 180                                        | 3,473                                      | 3,641                                       | -                      | 154,912           | -                           | 366,814                       | 11.00            |
| 10,227                                    | 63                                         | 4                                          | 1,690                                      | 13,399                                      | -                      | 50,030            | -                           | 276,000                       | 11.50            |
| 1,328                                     | 0                                          | 70                                         | 879                                        | 32                                          | 51                     | 20,643            | -                           | 98,520                        | 12.00            |
| 10,052                                    | -                                          | 4                                          | -                                          | 4,176                                       | -                      | 19,578            | -                           | 115,244                       | 12.50            |
| 8,893                                     | -                                          | -                                          | 72                                         | 8,652                                       | -                      | 19,063            | -                           | 44,739                        | 13.00            |
| 350                                       | -                                          | 0                                          | 533                                        | 1,068                                       | -                      | 4,605             | -                           | 225,387                       | 13.50            |
| 2,107                                     | 3                                          | 4                                          | -                                          | 13                                          | -                      | 8,823             | -                           | 59,539                        | 14.00            |
| 12,268                                    | -                                          | -                                          | -                                          | 1                                           | -                      | 14,966            | -                           | 44,791                        | 14.50            |
| 1,867                                     | 24                                         | 0                                          | 0                                          | 35                                          | -                      | 5,350             | -                           | 5,365                         | 15.00            |
| 8,683                                     | 5                                          | 0                                          | -                                          | 9                                           | -                      | 46,244            | -                           | 80,986                        | 16.00            |
| 2,213                                     | 75                                         | 55                                         | -                                          | 10                                          | -                      | 2,549             | -                           | 2,549                         | 17.00            |
| 10,865                                    | -                                          | 454                                        | 6                                          | 831                                         | -                      | 14,235            | -                           | 14,235                        | 18.00            |
| 9,795                                     | -                                          | -                                          | -                                          | -                                           | -                      | 17,756            | -                           | 17,756                        | 19.00            |
| 19,855                                    | -                                          | -                                          | -                                          | -                                           | -                      | 20,139            | -                           | 20,139                        | 20.00            |
| 7,609                                     | -                                          | -                                          | -                                          | -                                           | -                      | 7,609             | -                           | 7,609                         | 21.00            |
| 8,976                                     | -                                          | -                                          | -                                          | -                                           | -                      | 8,976             | -                           | 8,976                         | 22.00            |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -                 | -                           | -                             | above 22.00      |
| 359,675                                   | 1,142                                      | 9,995                                      | 8,590                                      | 55,653                                      | 74                     | 925,699           | -                           | 7,626,720                     | Total            |
| 11.89                                     | 9.68                                       | 7.00                                       | 10.41                                      | 9.28                                        | 11.18                  | 10.64             | 10.64                       | 8.52                          | Weighted Average |

Overall weighted average excludes "Current" and "Other" deposits

## 2.4.1 Deposits Distributed by Rate of Islamic Public Sector

| Rate<br>of<br>Return | Dec-23            |                   | Sep-24              |                  | Dec-24 P                     |                    |                       |                                                     |  |
|----------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|-----------------------------------------------------|--|
|                      |                   |                   |                     |                  | Fixed                        |                    |                       |                                                     |  |
|                      | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months | For 6 Months<br>and Over<br>but Less<br>Than 1 Year |  |
| A                    | B                 | C                 | D                   | E                | F                            | G                  | H                     | I                                                   |  |
| 00.00                | 101,540           | 88,051            | 100,485             | 8,722            | 0                            | 5                  | -                     | -                                                   |  |
| 01.00*               | 7,609             | 9,125             | -                   | -                | -                            | 10,815             | -                     | -                                                   |  |
| 02.00*               | 0                 | 391               | -                   | -                | -                            | 527                | 72                    | 72                                                  |  |
| 03.00*               | 57                | 51                | -                   | -                | -                            | 76                 | -                     | -                                                   |  |
| 04.00*               | 1,591             | 290               | 34                  | 30               | -                            | 292                | -                     | 1                                                   |  |
| 05.00*               | 740               | 2,300             | 1                   | -                | -                            | 1,320              | 15                    | -                                                   |  |
| 06.00*               | 36                | 129               | 19                  | -                | -                            | 11,441             | 453                   | 235                                                 |  |
| 07.00*               | 0                 | 146               | 5                   | -                | -                            | 125,875            | 1                     | 3                                                   |  |
| 08.00                | 1,265             | 42,256            | -                   | -                | -                            | 725                | 1,069                 | 18                                                  |  |
| 08.50                | 652               | 38,575            | -                   | -                | -                            | 662                | 377                   | 392                                                 |  |
| 09.00                | 3,936             | 8,378             | -                   | -                | 1                            | 5,716              | 1,074                 | -                                                   |  |
| 09.50                | 91                | 10,790            | -                   | -                | -                            | 383                | 71                    | 7                                                   |  |
| 10.00                | 5,487             | 8,946             | -                   | -                | -                            | 8,532              | 526                   | -                                                   |  |
| 10.50                | 35,414            | 3,880             | -                   | -                | -                            | 20,739             | 514                   | 355                                                 |  |
| 11.00                | 8,692             | 1,193             | -                   | -                | -                            | 1,549              | 379                   | 68                                                  |  |
| 11.50                | 2,811             | 2,631             | 4,307               | 3                | 34                           | 20,375             | 6,103                 | 77                                                  |  |
| 12.00                | 9,589             | 23,908            | -                   | -                | -                            | 8,796              | 444                   | 20                                                  |  |
| 12.50                | 2,548             | 589               | 28                  | -                | -                            | 24,697             | 1,582                 | -                                                   |  |
| 13.00                | 1,524             | 2,617             | -                   | -                | -                            | 1,874              | 117                   | 20                                                  |  |
| 13.50                | 176               | 2,495             | -                   | -                | -                            | 28,737             | -                     | -                                                   |  |
| 14.00                | 7,610             | 11,175            | -                   | -                | -                            | 0                  | -                     | 154                                                 |  |
| 14.50                | 1,089             | 4,405             | -                   | -                | -                            | -                  | -                     | -                                                   |  |
| 15.00                | 7,545             | 8,500             | -                   | -                | -                            | -                  | -                     | -                                                   |  |
| 16.00                | 2,649             | 31,994            | -                   | -                | -                            | 247                | -                     | 4,517                                               |  |
| 17.00                | 968               | 9,322             | -                   | -                | -                            | -                  | -                     | -                                                   |  |
| 18.00                | 6,923             | 8,959             | -                   | -                | -                            | -                  | -                     | 41                                                  |  |
| 19.00                | 17,108            | 3,532             | -                   | -                | -                            | -                  | -                     | -                                                   |  |
| 20.00                | 78,540            | 22,711            | -                   | -                | -                            | -                  | -                     | -                                                   |  |
| 21.00                | 28,938            | 7,787             | -                   | -                | -                            | -                  | -                     | -                                                   |  |
| 22.00                | 10,128            | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |  |
| above 22.00          | -                 | 5                 | -                   | -                | -                            | -                  | -                     | -                                                   |  |
| Total                | 345,256           | 355,130           | 104,880             | 8,755            | 35                           | 273,382            | 12,798                | 5,979                                               |  |
| Weighted Average     | 14.68             | 12.07             | 0.48                | 0.02             | 11.40                        | 8.80               | 10.66                 | 14.58                                               |  |

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

Note: Figures pertain to islamic banking portfolio

## Return and Type of Accounts

### Banking

#### Banks

(Million Rupees)

| Dec-24 P                                  |                                            |                                            |                                            |                                             |                        |                |                            |                  |
|-------------------------------------------|--------------------------------------------|--------------------------------------------|--------------------------------------------|---------------------------------------------|------------------------|----------------|----------------------------|------------------|
| Deposits                                  |                                            |                                            |                                            |                                             |                        |                |                            | Rate of Return   |
| For 1 Year and Over but Less Than 2 Years | For 2 Years and Over but Less Than 3 Years | For 3 Years and Over but Less Than 4 Years | For 4 Years and Over but Less Than 5 Years | For 5 Years and Over but Less Than 10 Years | For Ten Years and Over | Total (H to O) | Total Deposits (D+E+F+G+P) |                  |
| J                                         | K                                          | L                                          | M                                          | N                                           | O                      | P              | Q                          |                  |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -              | 109,213                    | 00.00            |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -              | 10,815                     | 01.00*           |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 143            | 671                        | 02.00*           |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -              | 76                         | 03.00*           |
| -                                         | -                                          | -                                          | 185                                        | -                                           | -                      | 186            | 542                        | 04.00*           |
| 50                                        | -                                          | -                                          | -                                          | -                                           | -                      | 65             | 1,386                      | 05.00*           |
| 88                                        | -                                          | 11                                         | 1,411                                      | -                                           | -                      | 2,198          | 13,659                     | 06.00*           |
| 62                                        | -                                          | 1                                          | 2                                          | 2                                           | -                      | 71             | 125,950                    | 07.00*           |
| 534                                       | 2                                          | 94                                         | 71                                         | 37                                          | -                      | 1,825          | 2,550                      | 08.00            |
| 245                                       | -                                          | 11                                         | -                                          | 44                                          | -                      | 1,069          | 1,731                      | 08.50            |
| 3,140                                     | -                                          | 21                                         | -                                          | 1                                           | -                      | 4,236          | 9,953                      | 09.00            |
| -                                         | 37                                         | -                                          | -                                          | 1                                           | -                      | 115            | 497                        | 09.50            |
| 2,493                                     | 0                                          | -                                          | 259                                        | -                                           | -                      | 3,278          | 11,810                     | 10.00            |
| 3                                         | 59                                         | 129                                        | -                                          | -                                           | -                      | 1,060          | 21,799                     | 10.50            |
| 440                                       | 1                                          | 97                                         | 3,473                                      | 489                                         | -                      | 4,947          | 6,496                      | 11.00            |
| 77                                        | -                                          | 4                                          | 1,690                                      | 13                                          | -                      | 7,965          | 32,684                     | 11.50            |
| 13                                        | 0                                          | 14                                         | 879                                        | -                                           | -                      | 1,370          | 10,166                     | 12.00            |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 1,582          | 26,307                     | 12.50            |
| 30                                        | -                                          | -                                          | 72                                         | -                                           | -                      | 239            | 2,113                      | 13.00            |
| 350                                       | -                                          | 0                                          | 533                                        | 1,068                                       | -                      | 1,951          | 30,688                     | 13.50            |
| 515                                       | -                                          | -                                          | -                                          | 13                                          | -                      | 682            | 683                        | 14.00            |
| 434                                       | -                                          | -                                          | -                                          | -                                           | -                      | 434            | 434                        | 14.50            |
| 90                                        | 24                                         | -                                          | -                                          | 34                                          | -                      | 148            | 148                        | 15.00            |
| 1,098                                     | 4                                          | -                                          | -                                          | 6                                           | -                      | 5,625          | 5,872                      | 16.00            |
| 746                                       | -                                          | 55                                         | -                                          | -                                           | -                      | 801            | 801                        | 17.00            |
| 156                                       | -                                          | 454                                        | 6                                          | 831                                         | -                      | 1,488          | 1,488                      | 18.00            |
| 188                                       | -                                          | -                                          | -                                          | -                                           | -                      | 188            | 188                        | 19.00            |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -              | -                          | 20.00            |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -              | -                          | 21.00            |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -              | -                          | 22.00            |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -              | -                          | above 22.00      |
| 10,750                                    | 127                                        | 890                                        | 8,582                                      | 2,539                                       | -                      | 41,665         | 428,717                    | Total            |
| 11.53                                     | 11.13                                      | 14.45                                      | 10.41                                      | 14.19                                       | -                      | 11.69          | 8.94                       | Weighted Average |

Overall weighted average excludes "Current" and "Other" deposits



## 2.4.2 Deposits Distributed by Rate of Islamic Domestic Private

| Rate<br>of<br>Return    | Dec-23            | Sep-24            | Dec-24 P            |                  |                              |                    |                       |                                                     |
|-------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|-----------------------------------------------------|
|                         | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Fixed                 |                                                     |
|                         |                   |                   |                     |                  |                              |                    | Less Than<br>6 Months | For 6 Months<br>and Over<br>but Less<br>Than 1 Year |
| A                       | B                 | C                 | D                   | E                | F                            | G                  | H                     | I                                                   |
| 00.00                   | 2,587,376         | 2,813,389         | 3,038,415           | 17,301           | 3,251                        | 219                | 7                     | -                                                   |
| 01.00*                  | 217,404           | 213,001           | 7,025               | -                | -                            | 211,166            | 1,319                 | 474                                                 |
| 02.00*                  | 6,474             | 83,771            | -                   | -                | -                            | 77,118             | 2,437                 | 1,841                                               |
| 03.00*                  | 70,282            | 11,360            | -                   | -                | -                            | 4,031              | 706                   | 279                                                 |
| 04.00*                  | 27,098            | 8,052             | -                   | -                | -                            | 24,923             | 3,391                 | 3,165                                               |
| 05.00*                  | 3,007             | 23,599            | -                   | -                | -                            | 112,041            | 2,654                 | 1,079                                               |
| 06.00*                  | 39,381            | 78,466            | -                   | -                | -                            | 850,780            | 8,367                 | 7,247                                               |
| 07.00*                  | 80,238            | 110,222           | -                   | -                | -                            | 295,357            | 20,795                | 1,940                                               |
| 08.00                   | 50,388            | 106,280           | -                   | -                | -                            | 405,242            | 113,673               | 2,264                                               |
| 08.50                   | 56,379            | 62,304            | -                   | -                | -                            | 36,605             | 3,922                 | 6,219                                               |
| 09.00                   | 129,678           | 597,109           | -                   | -                | -                            | 72,254             | 20,213                | 6,792                                               |
| 09.50                   | 22,615            | 105,691           | -                   | -                | -                            | 39,715             | 25,445                | 1,974                                               |
| 10.00                   | 41,092            | 104,644           | -                   | -                | -                            | 127,001            | 61,442                | 7,143                                               |
| 10.50                   | 3,937             | 14,459            | -                   | -                | -                            | 109,001            | 29,780                | 3,800                                               |
| 11.00                   | 452,046           | 71,047            | -                   | -                | -                            | 210,354            | 20,947                | 12,297                                              |
| 11.50                   | 123,128           | 74,154            | -                   | -                | -                            | 201,251            | 12,579                | 5,887                                               |
| 12.00                   | 49,942            | 186,365           | -                   | -                | -                            | 69,081             | 16,131                | 1,687                                               |
| 12.50                   | 35,684            | 21,174            | -                   | -                | -                            | 70,941             | 3,108                 | 657                                                 |
| 13.00                   | 12,200            | 71,091            | -                   | -                | -                            | 23,802             | 1,083                 | 226                                                 |
| 13.50                   | 12,309            | 20,082            | -                   | -                | -                            | 192,044            | 2,498                 | 156                                                 |
| 14.00                   | 158,547           | 298,507           | -                   | -                | -                            | 50,717             | 6,284                 | 257                                                 |
| 14.50                   | 25,593            | 26,943            | -                   | -                | -                            | 29,825             | 2,057                 | 640                                                 |
| 15.00                   | 54,445            | 180,206           | -                   | -                | -                            | 15                 | 3,203                 | 221                                                 |
| 16.00                   | 297,597           | 799,073           | -                   | -                | -                            | 34,496             | 30,031                | 2,997                                               |
| 17.00                   | 88,974            | 274,613           | -                   | -                | -                            | -                  | -                     | 196                                                 |
| 18.00                   | 267,817           | 457,749           | -                   | -                | -                            | -                  | 31                    | 2,007                                               |
| 19.00                   | 191,679           | 137,074           | -                   | -                | -                            | -                  | 59                    | 7,902                                               |
| 20.00                   | 599,015           | 87,478            | -                   | -                | -                            | -                  | -                     | 285                                                 |
| 21.00                   | 336,961           | 21,809            | -                   | -                | -                            | -                  | -                     | -                                                   |
| 22.00                   | 295,936           | 28,888            | -                   | -                | -                            | -                  | -                     | -                                                   |
| above 22.00             | 68,060            | 13,845            | -                   | -                | -                            | -                  | -                     | -                                                   |
| <b>Total</b>            | <b>6,405,279</b>  | <b>7,102,442</b>  | <b>3,045,441</b>    | <b>17,301</b>    | <b>3,251</b>                 | <b>3,247,977</b>   | <b>392,163</b>        | <b>79,630</b>                                       |
| <b>Weighted Average</b> | <b>14.77</b>      | <b>12.81</b>      | <b>0.00</b>         | <b>-</b>         | <b>-</b>                     | <b>7.96</b>        | <b>9.74</b>           | <b>10.60</b>                                        |

Note: Figures pertain to islamic banking portfolio

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

## Return and Type of Accounts

### Banking

#### Banks

(Million Rupees)

| Dec-24 P                                  |                                            |                                            |                                            |                                             |                        |                |                            |                  |
|-------------------------------------------|--------------------------------------------|--------------------------------------------|--------------------------------------------|---------------------------------------------|------------------------|----------------|----------------------------|------------------|
| Deposits                                  |                                            |                                            |                                            |                                             |                        |                |                            | Rate of Return   |
| For 1 Year and Over but Less Than 2 Years | For 2 Years and Over but Less Than 3 Years | For 3 Years and Over but Less Than 4 Years | For 4 Years and Over but Less Than 5 Years | For 5 Years and Over but Less Than 10 Years | For Ten Years and Over | Total (H to O) | Total Deposits (D+E+F+G+P) |                  |
| J                                         | K                                          | L                                          | M                                          | N                                           | O                      | P              | Q                          |                  |
| 11                                        | -                                          | -                                          | -                                          | -                                           | -                      | 18             | 3,059,204                  | 00.00            |
| 781                                       | -                                          | 1                                          | -                                          | 1                                           | -                      | 2,576          | 220,767                    | 01.00*           |
| 8,730                                     | -                                          | 255                                        | -                                          | -                                           | -                      | 13,262         | 90,380                     | 02.00*           |
| 87                                        | -                                          | 2,389                                      | -                                          | -                                           | -                      | 3,461          | 7,492                      | 03.00*           |
| 179                                       | -                                          | 0                                          | -                                          | 0                                           | -                      | 6,736          | 31,658                     | 04.00*           |
| 283                                       | 129                                        | 1,234                                      | -                                          | 20,293                                      | -                      | 25,673         | 137,714                    | 05.00*           |
| 3,181                                     | 20                                         | 17                                         | -                                          | 489                                         | -                      | 19,323         | 870,103                    | 06.00*           |
| 4,243                                     | -                                          | 157                                        | -                                          | 63                                          | -                      | 27,198         | 322,555                    | 07.00*           |
| 18,989                                    | 108                                        | 3,289                                      | -                                          | 406                                         | -                      | 138,729        | 543,972                    | 08.00            |
| 11,392                                    | 10                                         | 296                                        | 8                                          | 472                                         | -                      | 22,319         | 58,924                     | 08.50            |
| 55,559                                    | 23                                         | 596                                        | -                                          | 450                                         | -                      | 83,633         | 155,887                    | 09.00            |
| 1,022                                     | 351                                        | 687                                        | -                                          | 1,256                                       | 12                     | 30,748         | 70,463                     | 09.50            |
| 12,985                                    | 123                                        | 31                                         | -                                          | 157                                         | 8                      | 81,889         | 208,890                    | 10.00            |
| 6,603                                     | 106                                        | 5                                          | -                                          | 115                                         | 3                      | 40,410         | 149,411                    | 10.50            |
| 113,487                                   | -                                          | 83                                         | -                                          | 3,152                                       | -                      | 149,965        | 360,318                    | 11.00            |
| 10,150                                    | 63                                         | -                                          | -                                          | 13,386                                      | -                      | 42,066         | 243,317                    | 11.50            |
| 1,315                                     | -                                          | 57                                         | -                                          | 32                                          | 51                     | 19,273         | 88,354                     | 12.00            |
| 10,052                                    | -                                          | 4                                          | -                                          | 4,176                                       | -                      | 17,996         | 88,937                     | 12.50            |
| 8,863                                     | -                                          | -                                          | -                                          | 8,652                                       | -                      | 18,824         | 42,626                     | 13.00            |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | 2,654          | 194,699                    | 13.50            |
| 1,592                                     | 3                                          | 4                                          | -                                          | -                                           | -                      | 8,140          | 58,857                     | 14.00            |
| 11,834                                    | -                                          | -                                          | -                                          | 1                                           | -                      | 14,532         | 44,357                     | 14.50            |
| 1,777                                     | -                                          | 0                                          | 0                                          | 1                                           | -                      | 5,202          | 5,216                      | 15.00            |
| 7,585                                     | 2                                          | 0                                          | -                                          | 3                                           | -                      | 40,619         | 75,115                     | 16.00            |
| 1,467                                     | 75                                         | -                                          | -                                          | 10                                          | -                      | 1,748          | 1,748                      | 17.00            |
| 10,709                                    | -                                          | -                                          | -                                          | -                                           | -                      | 12,747         | 12,747                     | 18.00            |
| 9,607                                     | -                                          | -                                          | -                                          | -                                           | -                      | 17,568         | 17,568                     | 19.00            |
| 19,855                                    | -                                          | -                                          | -                                          | -                                           | -                      | 20,139         | 20,139                     | 20.00            |
| 7,609                                     | -                                          | -                                          | -                                          | -                                           | -                      | 7,609          | 7,609                      | 21.00            |
| 8,976                                     | -                                          | -                                          | -                                          | -                                           | -                      | 8,976          | 8,976                      | 22.00            |
| -                                         | -                                          | -                                          | -                                          | -                                           | -                      | -              | -                          | above 22.00      |
| 348,925                                   | 1,015                                      | 9,105                                      | 8                                          | 53,114                                      | 74                     | 884,034        | 7,198,003                  | Total            |
| 11.90                                     | 9.49                                       | 6.27                                       | 8.62                                       | 9.05                                        | 11.18                  | 10.59          | 8.49                       | Weighted Average |

Overall weighted average excludes "Current" and "Other" deposits

## 2.5 Deposits Distributed by Rate of Overall All

| Rate<br>of<br>Interest | Dec-23            |                   | Sep-24              |                  | Dec-24 P                     |                    |                       |                                                     |
|------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|-----------------------------------------------------|
|                        |                   |                   |                     |                  | Fixed                        |                    |                       |                                                     |
|                        | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months | For 6 Months<br>and Over<br>but Less<br>Than 1 Year |
| A                      | B                 | C                 | D                   | E                | F                            | G                  | H                     | I                                                   |
| 00.00                  | 9,932,939         | 10,591,422        | 10,509,190          | 144,001          | 23,842                       | 45,050             | 222                   | 24                                                  |
| 01.00*                 | 482,424           | 508,680           | 7,025               | -                | -                            | 450,379            | 10,969                | 5,630                                               |
| 02.00*                 | 175,196           | 261,002           | -                   | 988              | -                            | 157,738            | 27,600                | 6,355                                               |
| 03.00*                 | 75,509            | 33,254            | -                   | -                | -                            | 4,673              | 6,716                 | 973                                                 |
| 04.00*                 | 94,303            | 40,158            | 37                  | 30               | 15                           | 57,647             | 55,886                | 55,640                                              |
| 05.00*                 | 45,972            | 59,532            | 935                 | -                | -                            | 115,027            | 17,610                | 27,896                                              |
| 06.00*                 | 226,519           | 148,234           | 19                  | -                | 1                            | 864,062            | 51,358                | 41,229                                              |
| 07.00*                 | 107,760           | 192,664           | 5                   | -                | -                            | 485,072            | 58,159                | 52,873                                              |
| 08.00                  | 86,388            | 248,561           | 0                   | -                | -                            | 408,908            | 366,834               | 85,794                                              |
| 08.50                  | 89,803            | 133,866           | -                   | -                | -                            | 37,266             | 57,834                | 9,900                                               |
| 09.00                  | 187,186           | 667,066           | -                   | -                | 1                            | 77,969             | 91,490                | 12,411                                              |
| 09.50                  | 29,798            | 135,966           | -                   | -                | -                            | 40,098             | 44,438                | 4,226                                               |
| 10.00                  | 92,450            | 142,514           | -                   | 235,513          | -                            | 135,713            | 115,607               | 10,078                                              |
| 10.50                  | 55,843            | 36,343            | -                   | -                | -                            | 129,741            | 39,206                | 5,223                                               |
| 11.00                  | 476,078           | 87,118            | -                   | -                | -                            | 211,902            | 48,549                | 13,347                                              |
| 11.50                  | 132,493           | 144,281           | 4,307               | 3                | 893,784                      | 1,427,341          | 35,952                | 7,617                                               |
| 12.00                  | 147,045           | 357,416           | -                   | -                | -                            | 80,668             | 42,220                | 2,339                                               |
| 12.50                  | 49,936            | 33,465            | 28                  | -                | -                            | 95,638             | 21,986                | 2,292                                               |
| 13.00                  | 207,563           | 82,296            | -                   | -                | -                            | 25,725             | 11,851                | 1,530                                               |
| 13.50                  | 23,867            | 27,409            | 106                 | 195              | 82                           | 8,698,072          | 6,697                 | 996                                                 |
| 14.00                  | 191,022           | 661,021           | -                   | -                | -                            | 93,206             | 15,402                | 7,434                                               |
| 14.50                  | 99,553            | 127,139           | -                   | -                | -                            | 29,825             | 9,738                 | 32,232                                              |
| 15.00                  | 80,860            | 268,658           | -                   | -                | -                            | 15                 | 22,787                | 14,220                                              |
| 16.00                  | 386,890           | 2,372,013         | -                   | -                | -                            | 36,208             | 36,198                | 15,122                                              |
| 17.00                  | 117,883           | 450,490           | -                   | -                | -                            | -                  | 2,601                 | 5,465                                               |
| 18.00                  | 466,218           | 7,547,500         | -                   | -                | -                            | (80)               | 4,076                 | 10,054                                              |
| 19.00                  | 436,161           | 2,145,055         | -                   | -                | -                            | 2                  | 5,755                 | 11,408                                              |
| 20.00                  | 8,803,485         | 2,398,950         | -                   | -                | -                            | -                  | 1,511                 | 514                                                 |
| 21.00                  | 2,377,394         | 409,520           | -                   | -                | -                            | -                  | 38                    | 1                                                   |
| 22.00                  | 1,204,251         | 211,168           | -                   | -                | -                            | -                  | 150                   | -                                                   |
| above 22.00            | 414,893           | 73,483            | -                   | -                | -                            | -                  | -                     | -                                                   |
| Total                  | 27,297,683        | 30,596,245        | 10,521,653          | 380,729          | 917,726                      | 13,707,866         | 1,209,436             | 442,824                                             |
| Weighted Average       | 17.55             | 15.91             | 0.01                | 6.20             | 11.20                        | 11.54              | 8.90                  | 8.88                                                |

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

## Interest/Return and Type of Accounts

### Banking

#### Banks

(Million Rupees)

| Dec-24 P                                           |                                                        |                                                        |                                                        |                                                            |                              |                   |                                  |                        |
|----------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------------|------------------------------|-------------------|----------------------------------|------------------------|
| Deposits                                           |                                                        |                                                        |                                                        |                                                            |                              |                   |                                  |                        |
| For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3<br>Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5<br>Years | For<br>5 Years<br>and Over<br>but Less<br>Than 10<br>Years | For Ten<br>Years and<br>Over | Total<br>(H to O) | Total<br>Deposits<br>(D+E+F+G+P) | Rate<br>of<br>Interest |
| J                                                  | K                                                      | L                                                      | M                                                      | N                                                          | O                            | P                 | Q                                | R                      |
| 528                                                | -                                                      | -                                                      | -                                                      | 3                                                          | -                            | 776               | 10,722,860                       | 00.00                  |
| 9,211                                              | -                                                      | 2                                                      | -                                                      | 1                                                          | -                            | 25,812            | 483,217                          | 01.00*                 |
| 12,616                                             | -                                                      | 255                                                    | -                                                      | -                                                          | -                            | 46,825            | 205,551                          | 02.00*                 |
| 1,347                                              | 100                                                    | 2,390                                                  | -                                                      | 7                                                          | 1                            | 11,534            | 16,207                           | 03.00*                 |
| 281,873                                            | 24                                                     | 326                                                    | 205                                                    | 18,881                                                     | -                            | 412,835           | 470,564                          | 04.00*                 |
| 237,142                                            | 714                                                    | 9,343                                                  | 2,226                                                  | 106,286                                                    | 11                           | 401,226           | 517,188                          | 05.00*                 |
| 19,038                                             | 53,911                                                 | 34,596                                                 | 2,432                                                  | 36,725                                                     | 2                            | 239,290           | 1,103,373                        | 06.00*                 |
| 10,273                                             | 94                                                     | 209                                                    | 45                                                     | 1,246                                                      | 5,232                        | 128,131           | 613,208                          | 07.00*                 |
| 184,260                                            | 263                                                    | 5,836                                                  | 76                                                     | 9,697                                                      | 8                            | 652,767           | 1,061,675                        | 08.00                  |
| 25,453                                             | 17                                                     | 329                                                    | 10                                                     | 618                                                        | 4                            | 94,164            | 131,430                          | 08.50                  |
| 87,532                                             | 264                                                    | 3,090                                                  | 51                                                     | 812                                                        | 4                            | 195,654           | 273,624                          | 09.00                  |
| 12,423                                             | 409                                                    | 2,725                                                  | 1                                                      | 1,411                                                      | 13                           | 65,645            | 105,743                          | 09.50                  |
| 63,740                                             | 454                                                    | 491                                                    | 261                                                    | 1,130                                                      | 3,621                        | 195,383           | 566,609                          | 10.00                  |
| 24,228                                             | 183                                                    | 249                                                    | 1                                                      | 927                                                        | 31                           | 70,048            | 199,789                          | 10.50                  |
| 150,453                                            | 164                                                    | 1,258                                                  | 3,475                                                  | 5,518                                                      | 12                           | 222,777           | 434,680                          | 11.00                  |
| 11,981                                             | 183                                                    | 89                                                     | 1,701                                                  | 20,802                                                     | 31                           | 78,355            | 2,403,791                        | 11.50                  |
| 24,234                                             | 161                                                    | 792                                                    | 906                                                    | 8,667                                                      | 104                          | 79,422            | 160,090                          | 12.00                  |
| 18,252                                             | 131                                                    | 13,743                                                 | 4                                                      | 6,819                                                      | 4                            | 63,231            | 158,898                          | 12.50                  |
| 70,328                                             | 305                                                    | 1,851                                                  | 73                                                     | 10,171                                                     | 3                            | 96,111            | 121,836                          | 13.00                  |
| 6,036                                              | 117                                                    | 829                                                    | 540                                                    | 2,581                                                      | 0                            | 17,797            | 8,716,251                        | 13.50                  |
| 26,925                                             | 415                                                    | 1,399                                                  | 304                                                    | 694                                                        | -                            | 52,573            | 145,779                          | 14.00                  |
| 25,337                                             | 144                                                    | 386                                                    | 44                                                     | 2,226                                                      | 55                           | 70,161            | 99,985                           | 14.50                  |
| 46,303                                             | 377                                                    | 1,049                                                  | 66                                                     | 2,146                                                      | -                            | 86,949            | 86,964                           | 15.00                  |
| 71,034                                             | 878                                                    | 4,648                                                  | 2                                                      | 1,649                                                      | -                            | 129,529           | 165,737                          | 16.00                  |
| 53,620                                             | 222                                                    | 660                                                    | 3                                                      | 624                                                        | -                            | 63,195            | 63,195                           | 17.00                  |
| 195,410                                            | 92                                                     | 543                                                    | 7                                                      | 863                                                        | -                            | 211,045           | 210,965                          | 18.00                  |
| 141,768                                            | 3                                                      | 2                                                      | -                                                      | 48                                                         | -                            | 158,984           | 158,986                          | 19.00                  |
| 221,477                                            | 89                                                     | 235                                                    | -                                                      | 86                                                         | -                            | 223,913           | 223,913                          | 20.00                  |
| 181,091                                            | -                                                      | -                                                      | -                                                      | 2                                                          | -                            | 181,132           | 181,132                          | 21.00                  |
| 11,512                                             | -                                                      | -                                                      | -                                                      | 30                                                         | -                            | 11,692            | 11,692                           | 22.00                  |
| 16                                                 | -                                                      | -                                                      | -                                                      | 7                                                          | -                            | 22                | 22                               | above 22.00            |
| 2,225,441                                          | 59,713                                                 | 87,323                                                 | 12,431                                                 | 240,675                                                    | 9,135                        | 4,286,979         | 29,814,952.74                    | Total                  |
| 12.31                                              | 6.32                                                   | 8.32                                                   | 9.19                                                   | 7.10                                                       | 8.19                         | 10.39             | 11.16                            | Weighted Average       |

Overall weighted average excludes "Current" and "Other" deposits

## 2.5.1 Deposits Distributed by Rate of Overall Public Sector

| Rate<br>of<br>Interest | Dec-23            |                   | Sep-24              |                  | Dec-24 P                     |                    |                       |                                                     |
|------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|-----------------------------------------------------|
|                        |                   |                   |                     |                  | Fixed                        |                    |                       |                                                     |
|                        | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months | For 6 Months<br>and Over<br>but Less<br>Than 1 Year |
| A                      | B                 | C                 | D                   | E                | F                            | G                  | H                     | I                                                   |
| 00.00                  | 1,259,046         | 1,270,828         | 1,354,845           | 54,674           | 345                          | 433                | 0                     | -                                                   |
| 01.00*                 | 28,601            | 19,318            | -                   | -                | -                            | 15,782             | -                     | 5                                                   |
| 02.00*                 | 118,672           | 137,678           | -                   | -                | -                            | 36,522             | 201                   | 93                                                  |
| 03.00*                 | 729               | 948               | -                   | -                | -                            | 273                | 141                   | 23                                                  |
| 04.00*                 | 1,687             | 487               | 34                  | 30               | 15                           | 605                | 42,447                | 40,675                                              |
| 05.00*                 | 8,993             | 8,154             | 1                   | -                | -                            | 1,871              | 5,975                 | 24,806                                              |
| 06.00*                 | 162,087           | 42,700            | 19                  | -                | 1                            | 11,441             | 7,075                 | 2,059                                               |
| 07.00*                 | 263               | 2,395             | 5                   | -                | -                            | 179,680            | 956                   | 1,918                                               |
| 08.00                  | 2,908             | 46,347            | -                   | -                | -                            | 1,288              | 164,938               | 271                                                 |
| 08.50                  | 22,194            | 41,510            | -                   | -                | -                            | 662                | 11,745                | 703                                                 |
| 09.00                  | 11,590            | 11,036            | -                   | -                | 1                            | 5,716              | 8,986                 | 1,518                                               |
| 09.50                  | 674               | 10,979            | -                   | -                | -                            | 383                | 1,412                 | 558                                                 |
| 10.00                  | 12,374            | 11,059            | -                   | -                | -                            | 8,627              | 5,741                 | 530                                                 |
| 10.50                  | 36,561            | 4,843             | -                   | -                | -                            | 20,739             | 752                   | 1,093                                               |
| 11.00                  | 11,245            | 2,647             | -                   | -                | -                            | 1,549              | 922                   | 247                                                 |
| 11.50                  | 5,311             | 69,276            | 4,307               | 3                | 893,784                      | 1,139,121          | 6,190                 | 1,538                                               |
| 12.00                  | 11,176            | 137,117           | -                   | -                | -                            | 9,048              | 6,586                 | 35                                                  |
| 12.50                  | 6,227             | 4,941             | 28                  | -                | -                            | 24,697             | 1,935                 | -                                                   |
| 13.00                  | 190,041           | 3,653             | -                   | -                | -                            | 1,874              | 2,410                 | 1,156                                               |
| 13.50                  | 452               | 2,957             | -                   | 3                | 82                           | 806,777            | 165                   | 760                                                 |
| 14.00                  | 8,962             | 14,315            | -                   | -                | -                            | 16,244             | 2,185                 | 560                                                 |
| 14.50                  | 68,385            | 12,161            | -                   | -                | -                            | -                  | 6,736                 | 4                                                   |
| 15.00                  | 10,280            | 47,764            | -                   | -                | -                            | -                  | 337                   | 12,006                                              |
| 16.00                  | 25,121            | 145,700           | -                   | -                | -                            | 1,285              | 1,150                 | 7,428                                               |
| 17.00                  | 14,008            | 81,281            | -                   | -                | -                            | -                  | -                     | 774                                                 |
| 18.00                  | 55,456            | 1,302,185         | -                   | -                | -                            | 64                 | 451                   | 4,205                                               |
| 19.00                  | 22,924            | 112,929           | -                   | -                | -                            | -                  | -                     | 1,501                                               |
| 20.00                  | 2,362,113         | 2,057,406         | -                   | -                | -                            | -                  | -                     | 61                                                  |
| 21.00                  | 336,195           | 160,734           | -                   | -                | -                            | -                  | -                     | -                                                   |
| 22.00                  | 301,192           | 49,927            | -                   | -                | -                            | -                  | -                     | -                                                   |
| above 22.00            | 166,839           | 13,215            | -                   | -                | -                            | -                  | -                     | -                                                   |
| Total                  | 5,262,307         | 5,826,491         | 1,359,240           | 54,710           | 894,229                      | 2,284,681          | 279,436               | 104,529                                             |
| Weighted Average       | 17.67             | 17.08             | 0.04                | 0.00             | 11.50                        | 11.60              | 7.75                  | 7.92                                                |

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

## Interest/Return and Type of Accounts

### Banking

#### Banks

(Million Rupees)

| Dec-24 P                                           |                                                        |                                                        |                                                        |                                                            |                              |                       |                                      |                        |
|----------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------------|------------------------------|-----------------------|--------------------------------------|------------------------|
| Deposits                                           |                                                        |                                                        |                                                        |                                                            |                              |                       |                                      |                        |
| For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3<br>Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5<br>Years | For<br>5 Years<br>and Over<br>but Less<br>Than 10<br>Years | For Ten<br>Years and<br>Over | Total<br><br>(H to O) | Total<br>Deposits<br><br>(D+E+F+G+P) | Rate<br>of<br>Interest |
| J                                                  | K                                                      | L                                                      | M                                                      | N                                                          | O                            | P                     | Q                                    | R                      |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 0                     | 1,410,298                            | 00.00                  |
| 98                                                 | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 103                   | 15,885                               | 01.00*                 |
| 994                                                | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 1,288                 | 37,810                               | 02.00*                 |
| 318                                                | 100                                                    | -                                                      | -                                                      | -                                                          | -                            | 582                   | 855                                  | 03.00*                 |
| 191,200                                            | 6                                                      | 18                                                     | 197                                                    | 3,216                                                      | -                            | 277,758               | 278,443                              | 04.00*                 |
| 12,254                                             | -                                                      | 0                                                      | 2,219                                                  | 70,652                                                     | 3                            | 115,909               | 117,781                              | 05.00*                 |
| 7,740                                              | 53,887                                                 | 34,507                                                 | 2,430                                                  | 35,502                                                     | -                            | 143,200               | 154,662                              | 06.00*                 |
| 3,917                                              | 45                                                     | 6                                                      | 4                                                      | 49                                                         | 5,176                        | 12,071                | 191,756                              | 07.00*                 |
| 5,717                                              | 25                                                     | 119                                                    | 73                                                     | 177                                                        | -                            | 171,320               | 172,608                              | 08.00                  |
| 3,614                                              | 1                                                      | 11                                                     | -                                                      | 45                                                         | -                            | 16,119                | 16,780                               | 08.50                  |
| 23,814                                             | 232                                                    | 2,426                                                  | 34                                                     | 13                                                         | -                            | 37,023                | 42,740                               | 09.00                  |
| 3,767                                              | 37                                                     | 2                                                      | -                                                      | 15                                                         | -                            | 5,790                 | 6,173                                | 09.50                  |
| 14,572                                             | 0                                                      | 29                                                     | 259                                                    | 138                                                        | 3,611                        | 24,879                | 33,507                               | 10.00                  |
| 3,581                                              | 59                                                     | 129                                                    | -                                                      | 176                                                        | -                            | 5,790                 | 26,529                               | 10.50                  |
| 31,458                                             | 2                                                      | 198                                                    | 3,473                                                  | 652                                                        | -                            | 36,951                | 38,500                               | 11.00                  |
| 763                                                | 0                                                      | 6                                                      | 1,701                                                  | 6,829                                                      | 6                            | 17,033                | 2,054,249                            | 11.50                  |
| 1,253                                              | 5                                                      | 53                                                     | 879                                                    | 228                                                        | -                            | 9,039                 | 18,088                               | 12.00                  |
| 469                                                | 6                                                      | 13,000                                                 | -                                                      | 1,997                                                      | -                            | 17,407                | 42,132                               | 12.50                  |
| 59,536                                             | 64                                                     | 14                                                     | 72                                                     | 3                                                          | -                            | 63,256                | 65,130                               | 13.00                  |
| 4,163                                              | 2                                                      | 7                                                      | 533                                                    | 1,108                                                      | -                            | 6,739                 | 813,601                              | 13.50                  |
| 6,416                                              | -                                                      | 332                                                    | -                                                      | 48                                                         | -                            | 9,541                 | 25,785                               | 14.00                  |
| 1,101                                              | 11                                                     | 6                                                      | -                                                      | 7                                                          | -                            | 7,865                 | 7,865                                | 14.50                  |
| 31,619                                             | 24                                                     | 16                                                     | -                                                      | 37                                                         | -                            | 44,039                | 44,039                               | 15.00                  |
| 18,048                                             | 38                                                     | 4,001                                                  | -                                                      | 1,407                                                      | -                            | 32,073                | 33,357                               | 16.00                  |
| 21,764                                             | 3                                                      | 55                                                     | -                                                      | 2                                                          | -                            | 22,597                | 22,597                               | 17.00                  |
| 49,787                                             | 0                                                      | 465                                                    | 6                                                      | 837                                                        | -                            | 55,751                | 55,815                               | 18.00                  |
| 64,289                                             | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 65,790                | 65,790                               | 19.00                  |
| 52,746                                             | 50                                                     | 147                                                    | -                                                      | 66                                                         | -                            | 53,069                | 53,069                               | 20.00                  |
| 111,401                                            | -                                                      | -                                                      | -                                                      | 1                                                          | -                            | 111,402               | 111,402                              | 21.00                  |
| 1,552                                              | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 1,552                 | 1,552                                | 22.00                  |
| 4                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 4                     | 4                                    | above 22.00            |
| 727,954                                            | 54,595                                                 | 55,545                                                 | 11,881                                                 | 123,206                                                    | 8,796                        | 1,365,942             | 5,958,802                            | Total                  |
| 12.91                                              | 5.81                                                   | 8.29                                                   | 9.02                                                   | 5.97                                                       | 8.09                         | 10.26                 | 10.93                                | Weighted Average       |

Overall weighted average excludes "Current" and "Other" deposits

## 2.5.2 Deposits Distributed by Rate of

Overall  
Domestic Private

| Rate<br>of<br>Interest | Dec-23            |                   | Sep-24              |                  | Dec-24 P                     |                    |                       |                                                     |
|------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|-----------------------------------------------------|
|                        |                   |                   |                     |                  | Fixed                        |                    |                       |                                                     |
|                        | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months | For 6 Months<br>and Over<br>but Less<br>Than 1 Year |
| A                      | B                 | C                 | D                   | E                | F                            | G                  | H                     | I                                                   |
| 00.00                  | 8,525,471         | 9,183,509         | 9,032,682           | 89,327           | 23,497                       | 43,672             | 161                   | 24                                                  |
| 01.00*                 | 451,909           | 485,515           | 7,025               | -                | -                            | 429,537            | 10,969                | 5,624                                               |
| 02.00*                 | 43,604            | 120,132           | -                   | 988              | -                            | 121,216            | 14,762                | 6,262                                               |
| 03.00*                 | 74,780            | 31,791            | -                   | -                | -                            | 4,400              | 6,095                 | 951                                                 |
| 04.00*                 | 90,515            | 29,358            | 3                   | -                | -                            | 47,788             | 11,538                | 14,965                                              |
| 05.00*                 | 35,079            | 51,378            | 934                 | -                | -                            | 113,156            | 11,635                | 3,090                                               |
| 06.00*                 | 64,412            | 104,834           | -                   | -                | -                            | 852,621            | 41,671                | 39,170                                              |
| 07.00*                 | 106,972           | 190,269           | -                   | -                | -                            | 305,391            | 49,992                | 50,955                                              |
| 08.00                  | 78,480            | 192,414           | 0                   | -                | -                            | 407,620            | 198,058               | 85,522                                              |
| 08.50                  | 67,609            | 92,307            | -                   | -                | -                            | 36,605             | 43,259                | 9,197                                               |
| 09.00                  | 175,596           | 656,030           | -                   | -                | -                            | 72,254             | 73,742                | 10,893                                              |
| 09.50                  | 29,124            | 123,480           | -                   | -                | -                            | 39,715             | 27,740                | 3,667                                               |
| 10.00                  | 77,126            | 110,425           | -                   | 235,513          | -                            | 127,086            | 89,968                | 9,518                                               |
| 10.50                  | 19,281            | 31,500            | -                   | -                | -                            | 109,001            | 38,453                | 4,131                                               |
| 11.00                  | 464,833           | 84,471            | -                   | -                | -                            | 210,354            | 39,957                | 13,101                                              |
| 11.50                  | 127,182           | 75,005            | -                   | 0                | -                            | 288,220            | 26,011                | 6,079                                               |
| 12.00                  | 135,869           | 214,899           | -                   | -                | -                            | 71,619             | 31,419                | 2,304                                               |
| 12.50                  | 43,710            | 24,180            | -                   | -                | -                            | 70,941             | 18,651                | 2,292                                               |
| 13.00                  | 16,192            | 76,243            | -                   | -                | -                            | 23,851             | 9,441                 | 374                                                 |
| 13.50                  | 19,415            | 24,452            | 106                 | 192              | -                            | 7,312,433          | 6,532                 | 236                                                 |
| 14.00                  | 178,555           | 623,611           | -                   | -                | -                            | 74,186             | 9,749                 | 6,874                                               |
| 14.50                  | 31,168            | 114,978           | -                   | -                | -                            | 29,825             | 3,002                 | 32,228                                              |
| 15.00                  | 70,580            | 212,646           | -                   | -                | -                            | 15                 | 22,450                | 2,214                                               |
| 16.00                  | 359,901           | 2,209,818         | -                   | -                | -                            | 34,924             | 35,048                | 7,658                                               |
| 17.00                  | 103,875           | 357,648           | -                   | -                | -                            | -                  | 2,601                 | 4,691                                               |
| 18.00                  | 399,718           | 5,706,012         | -                   | -                | -                            | (143)              | 3,625                 | 5,849                                               |
| 19.00                  | 375,369           | 2,032,126         | -                   | -                | -                            | 2                  | 5,755                 | 9,907                                               |
| 20.00                  | 6,063,306         | 341,545           | -                   | -                | -                            | -                  | 1,511                 | 453                                                 |
| 21.00                  | 2,026,908         | 248,786           | -                   | -                | -                            | -                  | 38                    | 1                                                   |
| 22.00                  | 903,059           | 161,240           | -                   | -                | -                            | -                  | 150                   | -                                                   |
| above 22.00            | 248,054           | 60,268            | -                   | -                | -                            | -                  | -                     | -                                                   |
| Total                  | 21,407,652        | 23,970,868        | 9,040,750           | 326,019          | 23,497                       | 10,826,286         | 833,984               | 338,230                                             |
| Weighted Average       | 17.47             | 15.58             | 0.00                | 7.24             | -                            | 11.43              | 9.33                  | 9.17                                                |

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

## Interest/Return and Type of Accounts

### Banking

#### Banks

(Million Rupees)

| Dec-24 P                                           |                                                        |                                                        |                                                        |                                                            |                              |                       |                                      |                        |
|----------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------------|------------------------------|-----------------------|--------------------------------------|------------------------|
| Deposits                                           |                                                        |                                                        |                                                        |                                                            |                              |                       |                                      |                        |
| For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3<br>Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5<br>Years | For<br>5 Years<br>and Over<br>but Less<br>Than 10<br>Years | For Ten<br>Years and<br>Over | Total<br><br>(H to O) | Total<br>Deposits<br><br>(D+E+F+G+P) | Rate<br>of<br>Interest |
| J                                                  | K                                                      | L                                                      | M                                                      | N                                                          | O                            | P                     | Q                                    | R                      |
| 528                                                | -                                                      | -                                                      | -                                                      | 3                                                          | -                            | 715                   | 9,189,893                            | 00.00                  |
| 9,113                                              | -                                                      | 2                                                      | -                                                      | 1                                                          | -                            | 25,709                | 462,271                              | 01.00*                 |
| 11,621                                             | -                                                      | 255                                                    | -                                                      | -                                                          | -                            | 32,900                | 155,103                              | 02.00*                 |
| 1,029                                              | -                                                      | 2,390                                                  | -                                                      | 7                                                          | 1                            | 10,472                | 14,872                               | 03.00*                 |
| 90,673                                             | 19                                                     | 309                                                    | 8                                                      | 15,665                                                     | -                            | 133,177               | 180,967                              | 04.00*                 |
| 224,888                                            | 714                                                    | 9,343                                                  | 7                                                      | 35,633                                                     | 8                            | 285,317               | 399,407                              | 05.00*                 |
| 11,299                                             | 24                                                     | 89                                                     | 1                                                      | 1,223                                                      | 2                            | 93,479                | 946,100                              | 06.00*                 |
| 6,357                                              | 49                                                     | 203                                                    | 41                                                     | 1,197                                                      | 56                           | 108,850               | 414,241                              | 07.00*                 |
| 178,543                                            | 238                                                    | 5,717                                                  | 4                                                      | 9,520                                                      | 8                            | 477,610               | 885,230                              | 08.00                  |
| 21,839                                             | 16                                                     | 318                                                    | 10                                                     | 573                                                        | 4                            | 75,215                | 111,820                              | 08.50                  |
| 63,718                                             | 33                                                     | 664                                                    | 17                                                     | 799                                                        | 4                            | 149,869               | 222,123                              | 09.00                  |
| 8,656                                              | 372                                                    | 2,723                                                  | 1                                                      | 1,395                                                      | 13                           | 44,568                | 84,283                               | 09.50                  |
| 49,168                                             | 454                                                    | 462                                                    | 2                                                      | 992                                                        | 10                           | 150,576               | 513,174                              | 10.00                  |
| 20,647                                             | 124                                                    | 120                                                    | 1                                                      | 751                                                        | 31                           | 64,258                | 173,259                              | 10.50                  |
| 118,996                                            | 162                                                    | 1,060                                                  | 2                                                      | 4,866                                                      | 12                           | 178,156               | 388,509                              | 11.00                  |
| 11,218                                             | 182                                                    | 83                                                     | 0                                                      | 13,973                                                     | 25                           | 57,572                | 345,792                              | 11.50                  |
| 22,981                                             | 156                                                    | 738                                                    | 27                                                     | 8,438                                                      | 104                          | 66,168                | 137,787                              | 12.00                  |
| 17,783                                             | 125                                                    | 743                                                    | 4                                                      | 4,822                                                      | 4                            | 44,424                | 115,365                              | 12.50                  |
| 10,791                                             | 241                                                    | 1,837                                                  | 1                                                      | 10,168                                                     | 3                            | 32,855                | 56,706                               | 13.00                  |
| 1,873                                              | 115                                                    | 821                                                    | 7                                                      | 1,473                                                      | 0                            | 11,058                | 7,323,789                            | 13.50                  |
| 20,509                                             | 415                                                    | 1,067                                                  | 304                                                    | 646                                                        | -                            | 39,564                | 113,749                              | 14.00                  |
| 24,236                                             | 133                                                    | 380                                                    | 44                                                     | 2,219                                                      | 55                           | 62,296                | 92,120                               | 14.50                  |
| 14,685                                             | 353                                                    | 1,033                                                  | 66                                                     | 2,109                                                      | -                            | 42,910                | 42,925                               | 15.00                  |
| 52,986                                             | 839                                                    | 647                                                    | 2                                                      | 241                                                        | -                            | 97,421                | 132,345                              | 16.00                  |
| 31,856                                             | 219                                                    | 606                                                    | 3                                                      | 622                                                        | -                            | 40,598                | 40,598                               | 17.00                  |
| 145,623                                            | 92                                                     | 78                                                     | 1                                                      | 26                                                         | -                            | 155,293               | 155,150                              | 18.00                  |
| 77,479                                             | 3                                                      | 2                                                      | -                                                      | 48                                                         | -                            | 93,194                | 93,197                               | 19.00                  |
| 168,731                                            | 39                                                     | 89                                                     | -                                                      | 20                                                         | -                            | 170,843               | 170,843                              | 20.00                  |
| 69,690                                             | -                                                      | -                                                      | -                                                      | 1                                                          | -                            | 69,731                | 69,731                               | 21.00                  |
| 9,960                                              | -                                                      | -                                                      | -                                                      | 30                                                         | -                            | 10,140                | 10,140                               | 22.00                  |
| 11                                                 | -                                                      | -                                                      | -                                                      | 7                                                          | -                            | 18                    | 18                                   | above 22.00            |
| 1,497,488                                          | 5,117                                                  | 31,778                                                 | 550                                                    | 117,468                                                    | 339                          | 2,824,956             | 23,041,509                           | Total                  |
| 12.02                                              | 11.77                                                  | 8.37                                                   | 12.93                                                  | 8.30                                                       | 10.91                        | 10.51                 | 11.15                                | Weighted Average       |

Overall weighted average excludes "Current" and "Other" deposits



## 2.5.3 Deposits Distributed by Rate of

Overall  
Foreign

| Rate<br>of<br>Interest | Dec-23            | Sep-24            | Dec-24 P            |                  |                              |                    |                       |                                                     |
|------------------------|-------------------|-------------------|---------------------|------------------|------------------------------|--------------------|-----------------------|-----------------------------------------------------|
|                        | Fixed             |                   |                     |                  |                              |                    |                       |                                                     |
|                        | Total<br>Deposits | Total<br>Deposits | Current<br>Deposits | Call<br>Deposits | Other<br>Deposit<br>Accounts | Saving<br>Deposits | Less Than<br>6 Months | For 6 Months<br>and Over<br>but Less<br>Than 1 Year |
| A                      | B                 | C                 | D                   | E                | F                            | G                  | H                     | I                                                   |
| 00.00                  | 148,422           | 137,085           | 121,663             | -                | -                            | 946                | 61                    | -                                                   |
| 01.00*                 | 1,914             | 3,846             | -                   | -                | -                            | 5,061              | -                     | -                                                   |
| 02.00*                 | 12,920            | 3,192             | -                   | -                | -                            | -                  | 12,637                | -                                                   |
| 03.00*                 | -                 | 515               | -                   | -                | -                            | -                  | 480                   | -                                                   |
| 04.00*                 | 2,100             | 10,313            | -                   | -                | -                            | 9,254              | 1,900                 | -                                                   |
| 05.00*                 | 1,900             | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 06.00*                 | 20                | 700               | -                   | -                | -                            | -                  | 2,611                 | -                                                   |
| 07.00*                 | 525               | -                 | -                   | -                | -                            | -                  | 7,211                 | -                                                   |
| 08.00                  | 5,000             | 9,800             | -                   | -                | -                            | -                  | 3,837                 | -                                                   |
| 08.50                  | -                 | 50                | -                   | -                | -                            | -                  | 2,830                 | -                                                   |
| 09.00                  | -                 | -                 | -                   | -                | -                            | -                  | 8,762                 | -                                                   |
| 09.50                  | -                 | 1,506             | -                   | -                | -                            | -                  | 15,286                | -                                                   |
| 10.00                  | 2,950             | 21,030            | -                   | -                | -                            | -                  | 19,898                | 30                                                  |
| 10.50                  | -                 | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 11.00                  | -                 | -                 | -                   | -                | -                            | -                  | 7,670                 | -                                                   |
| 11.50                  | -                 | -                 | -                   | -                | -                            | -                  | 3,750                 | -                                                   |
| 12.00                  | -                 | 5,400             | -                   | -                | -                            | -                  | 4,215                 | -                                                   |
| 12.50                  | -                 | 4,345             | -                   | -                | -                            | -                  | 1,400                 | -                                                   |
| 13.00                  | 1,330             | 2,400             | -                   | -                | -                            | -                  | -                     | -                                                   |
| 13.50                  | 4,000             | -                 | -                   | -                | -                            | 578,861            | -                     | -                                                   |
| 14.00                  | 3,505             | 23,096            | -                   | -                | -                            | 2,776              | 3,468                 | -                                                   |
| 14.50                  | -                 | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 15.00                  | -                 | 8,248             | -                   | -                | -                            | -                  | -                     | -                                                   |
| 16.00                  | 1,868             | 16,494            | -                   | -                | -                            | -                  | -                     | 35                                                  |
| 17.00                  | -                 | 11,561            | -                   | -                | -                            | -                  | -                     | -                                                   |
| 18.00                  | 11,044            | 539,303           | -                   | -                | -                            | -                  | -                     | -                                                   |
| 19.00                  | 37,868            | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 20.00                  | 378,066           | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 21.00                  | 14,292            | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| 22.00                  | -                 | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| above 22.00            | -                 | -                 | -                   | -                | -                            | -                  | -                     | -                                                   |
| Total                  | 627,724           | 798,886           | 121,663             | -                | -                            | 596,898            | 96,016                | 65                                                  |
| Weighted Average       | 19.21             | 16.75             | -                   | -                | -                            | 13.21              | 8.55                  | 12.96                                               |

\*01.00 stands for 00.05 to 01.00

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

## Interest/Return and Type of Accounts

### Banking

#### Banks

(Million Rupees)

| Dec-24 P                                           |                                                        |                                                        |                                                        |                                                            |                              |                   |                                  |                        |
|----------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------------|------------------------------|-------------------|----------------------------------|------------------------|
| Deposits                                           |                                                        |                                                        |                                                        |                                                            |                              |                   |                                  |                        |
| For 1 Year<br>and Over<br>but Less<br>Than 2 Years | For 2 Years<br>and Over<br>but Less<br>Than 3<br>Years | For 3 Years<br>and Over<br>but Less<br>Than 4<br>Years | For 4 Years<br>and Over<br>but Less<br>Than 5<br>Years | For<br>5 Years<br>and Over<br>but Less<br>Than 10<br>Years | For Ten<br>Years and<br>Over | Total<br>(H to O) | Total<br>Deposits<br>(D+E+F+G+P) | Rate<br>of<br>Interest |
| J                                                  | K                                                      | L                                                      | M                                                      | N                                                          | O                            | P                 | Q                                | R                      |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 61                | 122,670                          | 00.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | 5,061                            | 01.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 12,637            | 12,637                           | 02.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 480               | 480                              | 03.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 1,900             | 11,154                           | 04.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 05.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 2,611             | 2,611                            | 06.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 7,211             | 7,211                            | 07.00*                 |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 3,837             | 3,837                            | 08.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 2,830             | 2,830                            | 08.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 8,762             | 8,762                            | 09.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 15,286            | 15,286                           | 09.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 19,928            | 19,928                           | 10.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 10.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 7,670             | 7,670                            | 11.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 3,750             | 3,750                            | 11.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 4,215             | 4,215                            | 12.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 1,400             | 1,400                            | 12.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 13.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | 578,861                          | 13.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 3,468             | 6,244                            | 14.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 14.50                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 15.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 35                | 35                               | 16.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 17.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 18.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 19.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 20.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 21.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | 22.00                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | -                 | -                                | above 22.00            |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 96,081            | 814,642                          | Total                  |
| -                                                  | -                                                      | -                                                      | -                                                      | -                                                          | -                            | 8.55              | 12.57                            | Weighted Average       |

Overall weighted average excludes "Current" and "Other" deposits

## 2.5.4 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        |
| 08.00          | 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

\*02.00 stands for 01.05 to 02.00

and same for the rest of rows with \*

## 2.6 Deposits Distributed by Size of

All  
As on

| Size of Account<br>(Rs.)        | Domestic                |                |                    |                  |                                               |                  |                    |                  |                              |                  |
|---------------------------------|-------------------------|----------------|--------------------|------------------|-----------------------------------------------|------------------|--------------------|------------------|------------------------------|------------------|
|                                 | Foreign<br>Constituents |                | Government         |                  | Non Financial<br>Public Sector<br>Enterprises |                  | NBFI's             |                  | Private Sector<br>(Business) |                  |
|                                 | No. of<br>Accounts      | Amount         | No. of<br>Accounts | Amount           | No. of<br>Accounts                            | Amount           | No. of<br>Accounts | Amount           | No. of<br>Accounts           | Amount           |
|                                 |                         |                |                    |                  |                                               |                  |                    |                  |                              |                  |
| Less Than 5000                  | 487,478                 | 215            | 203,296            | 218              | 12,120                                        | 2                | 57,059             | 3                | 3,602,665                    | 2,460            |
| 5,000 to 10,000                 | 46,670                  | 317            | 35,190             | 247              | 320                                           | 2                | 919                | 7                | 381,485                      | 2,589            |
| 10,000 to 20,000                | 45,189                  | 633            | 36,015             | 512              | 397                                           | 6                | 1,388              | 19               | 368,093                      | 5,137            |
| 20,000 to 25,000                | 13,038                  | 288            | 14,714             | 328              | 126                                           | 3                | 364                | 8                | 110,763                      | 2,443            |
| 25,000 to 50,000                | 48,861                  | 1,725          | 46,709             | 1,671            | 573                                           | 20               | 1,188              | 42               | 315,285                      | 11,311           |
| 50,000 to 100,000               | 152,022                 | 11,367         | 42,846             | 2,996            | 556                                           | 39               | 948                | 68               | 310,679                      | 21,891           |
| 100,000 to 150,000              | 66,232                  | 8,916          | 18,669             | 2,275            | 308                                           | 38               | 641                | 78               | 210,421                      | 25,836           |
| 150,000 to 200,000              | 20,302                  | 3,535          | 12,044             | 2,088            | 173                                           | 30               | 385                | 68               | 140,157                      | 24,117           |
| 200,000 to 300,000              | 29,761                  | 7,405          | 14,880             | 3,600            | 271                                           | 66               | 502                | 123              | 187,026                      | 45,396           |
| 300,000 to 400,000              | 23,944                  | 8,275          | 9,401              | 3,237            | 158                                           | 54               | 368                | 127              | 109,915                      | 37,824           |
| 400,000 to 500,000              | 36,197                  | 15,610         | 6,746              | 2,988            | 164                                           | 73               | 259                | 116              | 79,573                       | 35,366           |
| 500,000 to 750,000              | 28,436                  | 17,274         | 9,671              | 5,967            | 342                                           | 209              | 710                | 437              | 148,073                      | 90,212           |
| 750,000 to 1,000,000            | 24,080                  | 20,634         | 6,824              | 5,953            | 216                                           | 190              | 376                | 329              | 95,396                       | 83,072           |
| 1,000,000 to 2,000,000          | 42,546                  | 57,660         | 16,989             | 25,021           | 629                                           | 938              | 934                | 1,335            | 195,564                      | 270,108          |
| 2,000,000 to 3,000,000          | 17,141                  | 41,636         | 8,110              | 19,649           | 275                                           | 664              | 537                | 1,316            | 73,925                       | 178,771          |
| 3,000,000 to 4,000,000          | 8,715                   | 29,966         | 3,541              | 12,220           | 172                                           | 595              | 318                | 1,115            | 40,568                       | 139,201          |
| 4,000,000 to 5,000,000          | 5,993                   | 26,723         | 2,400              | 10,708           | 172                                           | 766              | 269                | 1,205            | 75,346                       | 350,021          |
| 5,000,000 to 6,000,000          | 5,039                   | 27,235         | 1,824              | 9,891            | 151                                           | 823              | 290                | 1,566            | 21,573                       | 115,871          |
| 6,000,000 to 7,000,000          | 3,072                   | 19,837         | 1,430              | 9,256            | 103                                           | 664              | 177                | 1,155            | 12,812                       | 82,665           |
| 7,000,000 to 8,000,000          | 2,378                   | 17,763         | 1,223              | 9,163            | 76                                            | 571              | 159                | 1,190            | 10,723                       | 79,925           |
| 8,000,000 to 9,000,000          | 1,988                   | 16,853         | 982                | 8,299            | 77                                            | 655              | 169                | 1,441            | 8,116                        | 68,501           |
| 9,000,000 to 10,000,000         | 1,768                   | 16,753         | 854                | 8,087            | 56                                            | 538              | 136                | 1,288            | 6,251                        | 59,220           |
| 10,000,000 to 100,000,000       | 13,923                  | 338,426        | 13,944             | 438,656          | 1,266                                         | 45,227           | 2,296              | 78,509           | 54,895                       | 1,379,183        |
| 100,000,000 to 500,000,000      | 524                     | 92,844         | 3,376              | 687,458          | 615                                           | 129,822          | 678                | 145,601          | 4,835                        | 941,988          |
| 500,000,000 to 1,000,000,000    | 40                      | 26,565         | 880                | 614,386          | 232                                           | 156,875          | 128                | 89,745           | 544                          | 371,614          |
| 1,000,000,000 to 5,000,000,000  | 37                      | 72,969         | 697                | 1,313,692        | 264                                           | 505,090          | 164                | 373,006          | 426                          | 827,943          |
| 5,000,000,000 to 10,000,000,000 | 1                       | 7,227          | 57                 | 348,189          | 45                                            | 289,402          | 32                 | 212,594          | 55                           | 366,464          |
| 10,000,000,000 & Over           | -                       | -              | 36                 | 749,757          | 16                                            | 262,269          | 8                  | 160,824          | 34                           | 804,127          |
| <b>Total</b>                    | <b>1,125,375</b>        | <b>888,649</b> | <b>513,348</b>     | <b>4,296,510</b> | <b>19,873</b>                                 | <b>1,395,629</b> | <b>71,402</b>      | <b>1,073,314</b> | <b>6,565,198</b>             | <b>6,423,255</b> |

\*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

## Accounts and Category of Deposit Holders

Banks

31st December, 2024

(Million Rupees)

| Constituents       |         |                    |            |                    |        |                    |            |                    |            | Size of Account<br>(Rs.)        |
|--------------------|---------|--------------------|------------|--------------------|--------|--------------------|------------|--------------------|------------|---------------------------------|
| Trust Funds        |         | Personal           |            | Other              |        | Sub Total          |            | Total              |            |                                 |
| No. of<br>Accounts | Amount  | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount | No. of<br>Accounts | Amount     | No. of<br>Accounts | Amount     |                                 |
| 36,278             | 50      | 49,627,529         | 24,571     | 17,178             | 33     | 53,556,125         | 27,336     | 54,043,603         | 27,551     | Less Than 5000                  |
| 11,474             | 75      | 9,108,634          | 54,308     | 4,454              | 32     | 9,542,476          | 57,259     | 9,589,146          | 57,577     | 5,000 to 10,000                 |
| 5,023              | 73      | 4,050,676          | 57,539     | 4,489              | 67     | 4,466,081          | 63,353     | 4,511,270          | 63,985     | 10,000 to 20,000                |
| 2,278              | 50      | 1,461,180          | 32,538     | 4,910              | 117    | 1,594,335          | 35,486     | 1,607,373          | 35,774     | 20,000 to 25,000                |
| 6,273              | 208     | 5,254,294          | 190,011    | 8,128              | 314    | 5,632,450          | 203,577    | 5,681,311          | 205,302    | 25,000 to 50,000                |
| 5,149              | 352     | 8,105,777          | 573,660    | 19,672             | 1,366  | 8,485,627          | 600,373    | 8,637,649          | 611,740    | 50,000 to 100,000               |
| 2,099              | 250     | 4,439,363          | 555,362    | 18,887             | 2,456  | 4,690,388          | 586,294    | 4,756,620          | 595,210    | 100,000 to 150,000              |
| 1,737              | 304     | 4,404,260          | 767,571    | 4,975              | 862    | 4,563,731          | 795,041    | 4,584,033          | 798,576    | 150,000 to 200,000              |
| 1,724              | 423     | 3,568,825          | 872,492    | 13,961             | 3,332  | 3,787,189          | 925,432    | 3,816,950          | 932,837    | 200,000 to 300,000              |
| 1,259              | 430     | 1,998,857          | 692,521    | 3,890              | 1,317  | 2,123,848          | 735,510    | 2,147,792          | 743,786    | 300,000 to 400,000              |
| 1,276              | 564     | 1,321,221          | 590,259    | 2,276              | 996    | 1,411,515          | 630,363    | 1,447,712          | 645,973    | 400,000 to 500,000              |
| 2,452              | 1,450   | 1,666,992          | 1,006,452  | 4,229              | 2,482  | 1,832,469          | 1,107,209  | 1,860,905          | 1,124,483  | 500,000 to 750,000              |
| 1,004              | 878     | 785,590            | 677,376    | 2,517              | 2,282  | 891,923            | 770,078    | 916,003            | 790,712    | 750,000 to 1,000,000            |
| 3,387              | 4,631   | 1,157,859          | 1,578,046  | 2,591              | 3,537  | 1,377,953          | 1,883,616  | 1,420,499          | 1,941,276  | 1,000,000 to 2,000,000          |
| 1,884              | 4,550   | 380,280            | 920,980    | 681                | 1,566  | 465,692            | 1,127,495  | 482,833            | 1,169,131  | 2,000,000 to 3,000,000          |
| 1,152              | 3,946   | 182,199            | 625,088    | 352                | 1,228  | 228,302            | 783,393    | 237,017            | 813,359    | 3,000,000 to 4,000,000          |
| 794                | 3,557   | 109,844            | 488,425    | 205                | 918    | 189,030            | 855,600    | 195,023            | 882,323    | 4,000,000 to 5,000,000          |
| 1,235              | 6,511   | 80,778             | 436,057    | 122                | 666    | 105,973            | 571,384    | 111,012            | 598,619    | 5,000,000 to 6,000,000          |
| 560                | 3,614   | 49,629             | 320,660    | 309                | 2,108  | 65,020             | 420,122    | 68,092             | 439,958    | 6,000,000 to 7,000,000          |
| 476                | 3,563   | 39,067             | 291,055    | 224                | 1,641  | 51,948             | 387,107    | 54,326             | 404,870    | 7,000,000 to 8,000,000          |
| 401                | 3,400   | 28,432             | 240,545    | 78                 | 669    | 38,255             | 323,511    | 40,243             | 340,364    | 8,000,000 to 9,000,000          |
| 347                | 3,315   | 21,901             | 207,723    | 63                 | 591    | 29,608             | 280,762    | 31,376             | 297,514    | 9,000,000 to 10,000,000         |
| 5,283              | 162,431 | 133,219            | 2,782,406  | 543                | 16,282 | 211,446            | 4,902,695  | 225,369            | 5,241,120  | 10,000,000 to 100,000,000       |
| 1,062              | 216,120 | 3,581              | 616,629    | 84                 | 18,417 | 14,231             | 2,756,035  | 14,755             | 2,848,879  | 100,000,000 to 500,000,000      |
| 131                | 84,654  | 185                | 130,772    | 4                  | 2,673  | 2,104              | 1,450,718  | 2,144              | 1,477,283  | 500,000,000 to 1,000,000,000    |
| 92                 | 153,615 | 106                | 166,397    | 3                  | 4,006  | 1,752              | 3,343,749  | 1,789              | 3,416,717  | 1,000,000,000 to 5,000,000,000  |
| 7                  | 48,627  | 3                  | 23,523     | -                  | -      | 199                | 1,288,800  | 200                | 1,296,026  | 5,000,000,000 to 10,000,000,000 |
| -                  | -       | 3                  | 37,031     | -                  | -      | 97                 | 2,014,008  | 97                 | 2,014,008  | 10,000,000,000 & Over           |
| 94,837             | 707,641 | 97,980,284         | 14,959,998 | 114,825            | 69,958 | 105,359,767        | 28,926,304 | 106,485,142        | 29,814,953 | Total                           |

## 2.6.1 Deposits Distributed by Size 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<br>Accounts | Amount            | No. of<br>Accounts | Amount           | No. of<br>Accounts     | Amount           | No. of<br>Accounts | Amount            | No. of<br>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         |
| <b>Total</b>                    | <b>75,403,397</b>  | <b>12,661,392</b> | <b>27,423,346</b>  | <b>3,389,389</b> | <b>1,871,629</b>       | <b>1,645,782</b> | <b>1,786,770</b>   | <b>12,118,389</b> | <b>106,485,142</b> | <b>29,814,953</b> |

## 2.7 Deposits Distributed by Type of Account and Debits/Credits to Deposits

### All Banks

(Million Rupees)

| Type of Accounts                                      | Oct to Dec 24 P        |                             |                        |                    |                      |                        |                             |                        |                    |                      |
|-------------------------------------------------------|------------------------|-----------------------------|------------------------|--------------------|----------------------|------------------------|-----------------------------|------------------------|--------------------|----------------------|
|                                                       | Debits                 |                             |                        |                    |                      | Credits                |                             |                        |                    |                      |
|                                                       | Other than the Counter |                             |                        |                    |                      | Other than the Counter |                             |                        |                    |                      |
|                                                       | Over the Counter (OTC) | Fund Transfer (Paper based) | Fund Transfer (Online) | Others             | Total Debits         | Over the Counter (OTC) | Fund Transfer (Paper based) | Fund Transfer (Online) | Others             | Total Credits        |
| I. Current Deposits                                   | 2,842,109,963          | 678,550,969                 | 632,226,672            | 224,535,801        | 4,377,423,404        | 2,606,723,548          | 800,047,468                 | 598,482,848            | 239,963,268        | 4,245,217,132        |
| 1) Basic Banking Accounts                             | 4,924,207              | 480,264,320                 | 37,657,550             | 64,270             | 522,910,348          | 2,828,706              | 626,981,036                 | 32,999,384             | 75,731             | 662,884,857          |
| II. Call Deposits                                     | 3,735,302              | 5,621,922                   | 6,312,244              | 10,956,660         | 26,626,128           | 5,663,404              | 5,097,204                   | 1,747,549              | 13,784,003         | 26,292,161           |
| III. Other Deposit Accounts                           | 36,626                 | 79,079                      | 623,683                | 740,179            | 1,479,568            | 335,787                | 84,958                      | 565,234                | 484,101            | 1,470,081            |
| IV. Saving Deposits                                   | 828,521,289            | 499,364,448                 | 167,433,800            | 392,634,295        | 1,887,953,831        | 619,484,475            | 249,423,837                 | 67,282,354             | 190,496,559        | 1,126,687,226        |
| V. Fixed or Term Deposits                             | 90,379,044             | 4,496,461                   | 356,959                | 107,632,941        | 202,865,405          | 33,803,581             | 1,440,302                   | 295,094                | 139,512,905        | 175,051,882          |
| 1) Less Than Three Months                             | 5,383,046              | 2,201,168                   | 336,849                | 2,822,057          | 10,743,120           | 4,803,736              | 323,886                     | 245,530                | 2,834,140          | 8,207,294            |
| 2) For Three Months and Over but Less Than Six Months | 83,573                 | 273,136                     | 2,046                  | 677,039            | 1,035,794            | 52,550                 | 326,066                     | 1,339                  | 636,341            | 1,016,296            |
| 3) For Six Months and Over but Less Than One Year     | 8,123,891              | 28,138                      | 6,369                  | 221,491            | 8,379,889            | 936,877                | 34,926                      | 41,513                 | 170,384            | 1,183,701            |
| 4) For One Year & Over but Less Than Two Years        | 34,084,717             | 257,010                     | 7,896                  | 103,869,990        | 138,219,613          | 27,302,362             | 394,542                     | 4,433                  | 135,825,593        | 163,526,930          |
| 5) For Two Years & Over but Less Than Three Years     | 171                    | 83                          | 26                     | 26,467             | 26,747               | 654                    | 318                         | 20                     | 39,470             | 40,462               |
| 6) For Three Years & Over but Less Than Four Years    | 481                    | 857                         | 73                     | 6,835              | 8,247                | 370                    | 528                         | 56                     | 4,044              | 4,998                |
| 7) For Four Years & Over but Less Than Five Years     | 42,145,016             | 4                           | 1                      | 5                  | 42,145,026           | 275,853                | 2                           | 1                      | 1                  | 275,857              |
| 8) For Five Years & Over but Less Than Ten Years      | 558,150                | 1,736,056                   | 3,698                  | 9,057              | 2,306,961            | 431,179                | 360,032                     | 2,202                  | 2,930              | 796,343              |
| 9) For Ten Years and Over                             | -                      | 8                           | -                      | -                  | 8                    | -                      | 2                           | -                      | -                  | 2                    |
| 1) Asaan Accounts                                     | -                      | -                           | -                      | -                  | -                    | -                      | -                           | -                      | -                  | -                    |
| 2) Digital Accounts                                   | -                      | -                           | -                      | -                  | -                    | -                      | -                           | -                      | -                  | -                    |
| a. Roshan Digital Accounts (RDA)                      | -                      | -                           | -                      | -                  | -                    | -                      | -                           | -                      | -                  | -                    |
| b. Asaan Digital Accounts (ADA)                       | -                      | -                           | -                      | -                  | -                    | -                      | -                           | -                      | -                  | -                    |
| c. Asaan Digital Remittance Accounts (ADRA)           | -                      | -                           | -                      | -                  | -                    | -                      | -                           | -                      | -                  | -                    |
| d. Freelancer Digital Accounts (FDA)                  | -                      | -                           | -                      | -                  | -                    | -                      | -                           | -                      | -                  | -                    |
| e. Other Digital Accounts                             | -                      | -                           | -                      | -                  | -                    | -                      | -                           | -                      | -                  | -                    |
| 3) Other Ten Years and Over Deposits                  | -                      | -                           | -                      | -                  | -                    | -                      | -                           | -                      | -                  | -                    |
| VI. Branchless Banking Accounts                       | 4,169                  | 1,032                       | 43,643                 | 158,251            | 207,094              | 10,963                 | 4                           | 34,133                 | 160,792            | 205,892              |
|                                                       | 91                     | -                           | 6,822                  | 34,749             | 41,663               | 385                    | -                           | 30,795                 | 9,943              | 41,123               |
|                                                       | 4,078                  | 40                          | 34,627                 | 123,384            | 162,129              | 10,577                 | 0                           | 3,323                  | 147,551            | 161,452              |
|                                                       | -                      | 991                         | 2,194                  | 118                | 3,302                | -                      | 4                           | 16                     | 3,298              | 3,317                |
| <b>Total</b>                                          | <b>3,764,782,224</b>   | <b>1,188,112,878</b>        | <b>806,953,358</b>     | <b>736,499,875</b> | <b>6,496,348,336</b> | <b>3,266,010,796</b>   | <b>1,056,093,770</b>        | <b>668,373,080</b>     | <b>584,240,835</b> | <b>5,574,718,481</b> |

\* Turnover of banks deposits can be calculated by ratio of overall debits to deposits and Average Deposits.

By the deposits turnover we mean, the number of times the debits are of the average deposits during the same period. The quarterly turnover rate for example, of 14.5 means that the debits on a quarterly basis are 14.5