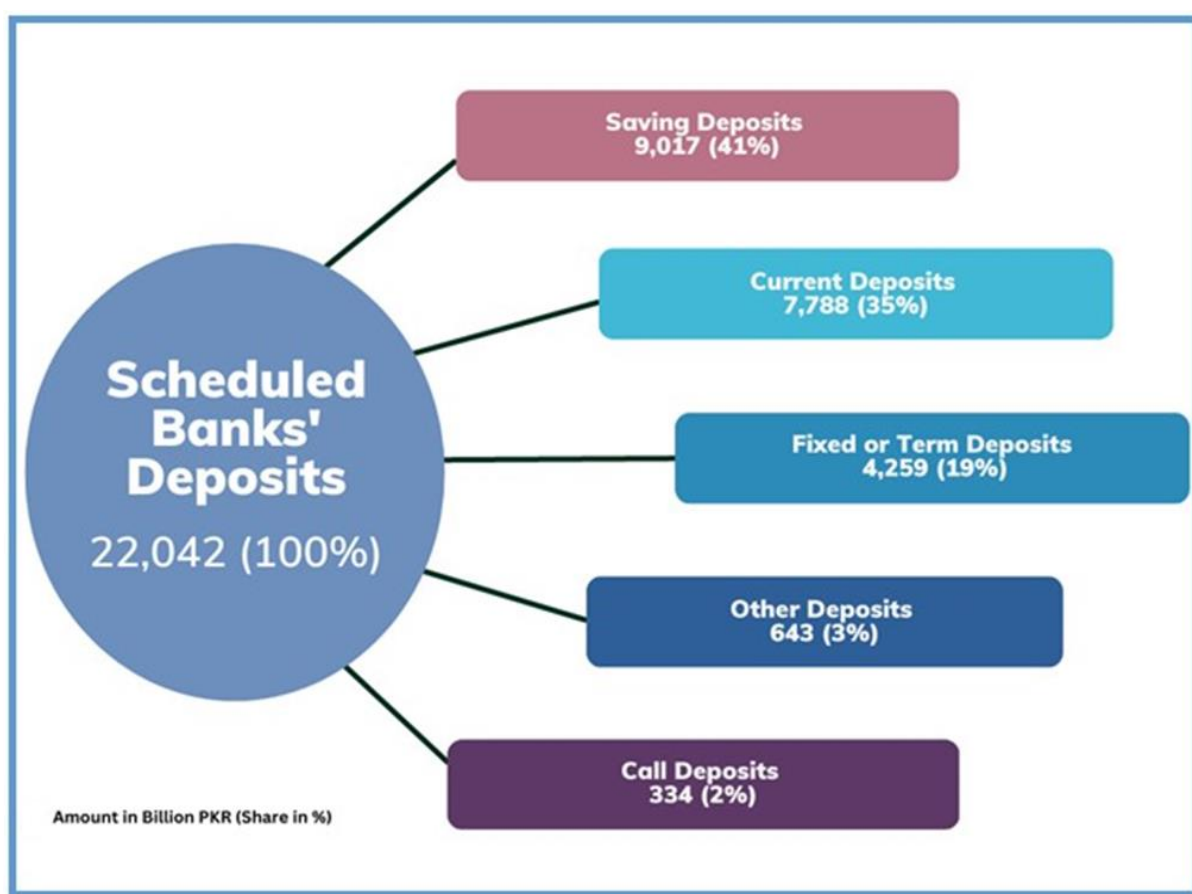


Statistics on Scheduled Banks, Microfinance Banks and Development Finance Institutions in Pakistan



December 2022



State Bank of Pakistan
Core Statistics Department
www.sbp.org.pk

Preface

Core Statistics Department (CSD) is responsible for collection, validation and compilation of statistics on various banking and financial aspects of Pakistan economy. CSD makes all efforts to publish accurate and reliable statistics in timely manner. The publication “*Statistics on Scheduled Banks, Microfinance Banks and Development Finance Institutions in Pakistan*” is a reflection of one of such efforts. Considering the importance of high frequency data for assessment of state of banking and finance in Pakistan, the frequency of this publication has been increased from Half-Yearly to Quarterly effective from December 2022.

The publication is based, largely, on branch wise data collected from the Scheduled Banks, Microfinance Banks (MFBs), and Development Finance Institutions (DFIs) operating in Pakistan. The data is collected on various dimensions of Scheduled Banks/MFBs/DFIs’ assets and liabilities i.e. deposits, advances, investments and bills purchased & discounted etc. This publication has significant importance as it provides statistics on multiple aspects of banking sector of Pakistan and is widely used by the analysts/researchers and academia working in various disciplines in Pakistan as well as abroad. Over the past few years, CSD has been continuously striving towards data quality improvement, enhancement of the coverage of the data in various dimensions, increase in frequency of data dissemination and reduction in lags involved in compilation/dissemination of various datasets by SBP.

The deposits and advances are classified in accordance with International Standard Industrial Classification (ISIC Rev. 4.0) developed by United Nations. ISIC Rev. 4.0 facilitates in classifying the data according to economic activities and provides basis for data comparison across countries. Deposits and advances are further bifurcated into foreign and domestic constituents, whereas domestic constituents are stratified into Government, Non-Financial Public Sector Enterprises (NFPSEs), Non-Bank Financial Companies (NBFCs), Private Sector (Business), Trust Funds & Non-Profit Institutions (NPIs), Personal and Others. Advances and investments have been classified by maturity. Statistics on profit and Loss (P/L) accounts of all Scheduled Banks, MFBs and DFIs have also been shared in this publication. With publication of the P/L accounts in this issue, we will now be discontinuing “Banking Statistics of Pakistan” (BSP) as other than P/L section, all data of BSP is now regularly published in Monthly Statistical Bulletin of SBP available at:

https://www.sbp.org.pk/reports/stat_reviews/Bulletin/index.htm .

We appreciate the efforts of the compilation team for preparation of this valuable publication and of the reviewer for ensuring quality statistics dissemination.

Comments and suggestions for further improvement in this publication are welcome (Email: feedback.statistics@sbp.org.pk).

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I. Introduction

Background

Banking sector plays a pivotal role in the economic development of a country. A growing and dynamic banking sector is essential for economic growth, as growth in the banking sector and the real economy mutually reinforce each other. State Bank being a central bank and regulator of the banking sector compiles and disseminates statistics on the Scheduled Banks operating in Pakistan. The publication contains various statistics related to Scheduled Banks, Microfinance Banks (MFBs) and Development Finance Institutions (DFIs).

Core Statistics Department of State Bank of Pakistan compiles and disseminates data through different publications. The frequency of publication has been increased from half-yearly to quarterly keeping in view its significance and usage. The publication is now based on Quarterly Reporting System effective from June 2022. Previously it was based on the biannual reporting format introduced in December 1992 and subsequently revamped in December 2019. Earlier it was based on the quarterly reporting formats as introduced in June 1982.

Standards and Classifications

The publication uses the category of deposit holders and advances classified by borrower for foreign and domestic constituents. The domestic constituents are further classified as Government, Non-Financial Public Sector Enterprises (NFPSEs), Non-Bank Financial Companies (NBFCs), Private Sector (Business), Trust Funds & Non-Profit Institutions (NPIs), Personal, and Others. International Standard Industrial Classification (ISIC Rev. 4.0) has been adopted since June-2019 for private sector deposits and advances. Data from MFBs/DFIs are collected on the same standards and definitions.

Composition of Banking Groups

This publication is based on data of all scheduled banks, MFBs/DFIs operating in Pakistan in which scheduled banks are classified into main groups namely public sector banks, domestic private banks and foreign banks. In certain tables data has also been dichotomized for conventional and Islamic banking. Public sector banks are further divided into public sector commercial banks and specialized banks. Data on MFBs and DFIs is added in a separate chapters.

Scheduled Banks

In terms of Section 13 of Banking Companies Ordinance 1962, the scheduled banks maintain minimum required capital and reserve balance which is determined by SBP from time to time. Currently as per BSD circular No. 7 of 2009 an aggregate value not less than Rs. 10 billion effective from December 31, 2013 onwards and conducting their affairs in a manner not detrimental to the interest of their depositors have been declared as scheduled banks.

As per State Bank of Pakistan Act, 1956 (clause (a) of Sub-Section (2) of Section 37) “scheduled bank” is defined as:

37-2. The Bank shall, by notification, in the official Gazette—

- a) Declare any bank to be scheduled bank which is carrying on the business of banking in Pakistan and which—

- i. is a banking company as defined in section 227F of the Companies Act, 1913, or a co-operative bank, or a corporation or a company incorporated by or established under any law in force in any place in or outside Pakistan;
 - ii. has a paid-up capital and reserves of an aggregate value of not less than five hundred thousand rupees: Provided that in the case of a co-operative bank, an exception may be made by the Bank;
 - iii. satisfies the Bank that its affairs are not being conducted in a manner detrimental to the interest of its depositors;
- b) direct the descheduling of any scheduled bank which ceases to fulfill the requirements mentioned in clause (a) or goes into liquidation or otherwise wholly or partly ceases to carry on banking business; Provided that the Bank may, on application of the scheduled bank concerned and subject to such conditions, if any, as it may impose, defer the making of a direction under clause (b) for such period as the Bank considers reasonable to give the scheduled bank an opportunity of fulfilling the requirements mentioned in sub-clauses (ii) and (iii) of clause (a);
- c) alter the description in the list of scheduled banks whenever any scheduled bank changes its name.

Explanation: - In sub-Section (2) the expression “value” means the real or exchangeable and not the nominal value of the capital and reserves and the valuation made by the Bank shall be final.

Microfinance Banks

According to Sub-Section (1) of Section 6 of Microfinance Institutions Ordinance 2001, the function of a microfinance bank is as follows:

“A microfinance institution shall, in accordance with prudential regulations and subject to the terms and conditions of the license issued by the State bank, render assistance to micro-enterprises and provide microfinance services in a sustainable manner to poor persons, preferably poor women, with a view to alleviating poverty.”

Development Finance Institutions (DFIs)

Development finance institutions are financial auxiliaries which specialize in lending to project based financing for development purposes. State Bank of Pakistan licenses these institutions. These financial institutions are notified under Section 3-A of the Banking Companies Ordinance, 1962.

Public Sector Banks

The banks incorporated in Pakistan and their shares & capital controlled by the Government of Pakistan is referred as Public sector banks.

Commercial Banks

These are the scheduled banks mainly involved in the activities of deposits mobilization and extending credit through a branch network. These banks deal in short term collateralized lending such as trade financing, overdraft and provide a range of financial services to the clients. With the liberalization of banking rules and laws, commercial banks are now allowed to undertake other related activities such as underwriting, portfolio investment, securities market operations, specialized financing and related services.

Specialized Banks

These banks are established to provide credit facilities, assistance and advice to clients in a designated sector or in a designated line of credit; for example agriculture sector, industrial sector, housing sector, SME sector. These institutions perform lending function, but may not engage in routine commercial banking activities. These are established, organized, and chartered under special legislative acts instead of being chartered as a bank under the banking law

Domestic Private Banks

The banks incorporated in Pakistan and controlled by the private sector are termed as domestic private banks.

Foreign Banks

Foreign banking company” means a banking company, not incorporated in Pakistan, which has a branch or branches doing banking business in Pakistan under a license issued by State Bank in this behalf.

Islamic Banking

Islamic Banking has been defined as banking in consonance with the ethos and value system of Islam and governed by Shariah principles. For the promotion of Islamic Banking in Pakistan, SBP issued policies/guidelines as per BPD circular No.1 of January 2003. Wherein a three-pronged strategy was adopted as under:

- i. Establishment of full-fledged Islamic Bank(s) in the private sector
- ii. Setting up subsidiaries for Islamic banking by existing commercial banks
- iii. Allowing Stand-alone branches for Islamic banking in the existing commercial banks.

All Islamic banks, subsidiaries and stand-alone branches offer Sharia compliant products and services only. “Sharia compliant products and services” means banking products and services offered by banks to their clients which are duly approved by their Sharia Board.

Scope of the Publication

This publication contains statistical tables prepared from the data supplied on quarterly basis by the reporting institutions in Pakistan. Separate chapters on the data of MFBs/DFIs are also presented which contains various tables of advances, deposits, etc. pertaining to these banks/institutions.

II. What's New

Recognizing the rapid developments in the field of Banking Sector along with the improvements in the technology, SBP has decided to shift from biannual publication to a quarterly. This shift will allow us to better cater the needs and expectations of analysts, academia and policy makers. The name of the publication has also been changed from “*Statistics on Scheduled Banks in Pakistan*” to “*Statistics on Scheduled Banks, Microfinance Banks and Development Financial Institutions in Pakistan*”. New Reporting Formats have been used in the publication.

Some of the most imperative enhancements in the content of the publication are follows:

Modifications in terms of Classification of Data:

1. The reporting format of Assets and Liabilities of all Scheduled Banks, MFBs and DFIs has been enhanced by implementing the reporting format of IMF “*Monetary and Financial Statistics Manual (MFSM) - 2000*”.
2. Profit and Loss accounts of all Scheduled Banks, MFBs and DFIs has been introduced.
3. Branchless banking accounts have now been included in overall number of deposit accounts. Overall number of bank deposit accounts are inclusive of dormant as well as zero balance deposit accounts.
4. Classification of size wise deposits as well as advances has been improved by collecting data from all Scheduled banks based on actual size of each and every account. Previously, it was based on estimates by average size of different size groups.
5. Debits/Credits to deposits based on different modes of inflow/outflow like “over the counter”, “paper based fund transfer” and “online fund transfer” etc. have been added.
6. Data classification of advances by securities has been enhanced by presenting new segregation of different securities like “unsecured advances” etc.
7. Data on maturity of Advances and Investments have been introduced now.
8. Classification of “type of investments/securities” has been enhanced.

III. Explanatory Notes

The scheduled banks/MFBs/DFIs statistics are based on branch-wise actual data - (except for P/L accounts) - (as on end position) reported quarterly by these institutions in Pakistan. P/L accounts are quarterly flows data. The data are collected on various dimensions of major sources (deposits) and uses (advances, investments and bills purchased & discounted) of banks/MFBs/DFIs funds along with liabilities and assets statement. The data dimensions and terminologies that need some explanation is discussed for information of the users.

Definitions of Assets and Liabilities

Currency

Banknotes (paper money) and coins issued by the central bank and / or government that are of fixed nominal values and accepted as legal tender (payment that cannot be refused in settlement of a debt, i.e. money used as a unit of exchange within a country) in an economy. Pakistani Rupee is the currency unit for Islamic Republic of Pakistan.

Transferable Deposits

All demand deposits in national or foreign currency i.e., exchangeable on demand at par without penalty or restriction, freely transferable by cheque or otherwise, commonly used to make payments, are known as transferable deposits.

Restricted Deposits

These are the deposits for which withdrawals are restricted on the basis of, regulatory or commercial requirements etc.

Other Deposits

Deposits in national or foreign currency that are not readily available/transferable by cheque or otherwise and have some kind of penalty or short time restriction are classified under Other Deposits.

Some examples of Other Deposits are

1. Non-transferable savings deposits and term deposits
2. Special notice deposits

Securities other than Shares

Securities other than shares are negotiable instruments serving as evidence that units have obligations to settle by means of providing cash, a financial instrument, or some other item of economic value. Financial assets that are normally traded in the financial markets and that give holders the unconditional rights to receive stated fixed sums on specified dates or the unconditional rights to fixed money incomes or contractually determined variable money incomes. These securities are classified as short-term and long-term securities other than shares such as government market treasury bills, Pakistan investment bonds, government Ijara Sukuk, corporate bonds and negotiable certificates of deposits (not negotiable would be categorized under deposits), commercial papers, TFCs, PTCs, Modaraba certificates, negotiable CODs, and negotiable securities backed by loans or other securities. Preferred stock or shares that pay a fixed income but do not provide for participation in the distribution of residual value of an incorporated enterprise on dissolution are also included in this category.

Loans extended (Advances)/ Borrowings

Financial asset resulting from the delivery of cash or other assets by a lender to a borrower in return for an obligation to repay on a specified date or dates, or on demand, usually with mark-up or interest. They

include repurchase arrangements not included in national broad money definitions (Repo), money at call, government lending funds, overdrawn local account, overdrawn nostro accounts, borrowings from subsidiary companies, borrowings from managed modarabas, borrowings from associated undertakings, borrowings from directors, borrowings from chief executive, borrowing from SBP, borrowings from financial institutions abroad, financial leases, subordinated loans etc. Borrowings are further classified by short-term and long-term. The value of a domestic currency loan should be the amount of the creditor's outstanding claim (equal to the debtor's obligation), which comprises the outstanding principal amount plus any accrued interest (i.e., interest earned but not yet due for payment). Such valuation is herein referred to as the book value of a loan. Short Term Loans are categorized as under

1. Money at call

These are unsecured borrowing transactions from financial institutions without underlying collateral. These are usually overnight transactions but can extend for a week or even months, if mutually agreed upon between lender and borrower. However, a lender places its money on call and has the right to 'call' it back even before its maturity

2. Reverse Repurchase agreements / Repurchase agreements

i) Reverse Repurchase agreements (Asset Side)

This is a mode of financing in which the seller (financial institution) of the securities agrees to repurchase them subsequently from the purchaser (financial institution) at a fixed rate and on a specified date. This is different from trading in securities in the stock exchanges where transactions are not based on repurchase agreement and the prices are determined as per market conditions. The agreement is called a reverse repo when viewed from the perspective of securities buyer - i.e., the "cash provider"

ii) Repurchase agreements (Liability Side)

Sale of securities to financial institutions against cash with an arrangement to repurchase the same at a fixed price either on a specified future date (often one or a few days hence, but increasingly further in the future) or with an "open" maturity fall under this category. The agreement is called a repo when viewed from the perspective of securities seller—i.e., the "cash taker".

3. Bills purchased and discounted

Advances extended through discounting or purchasing of a bill of exchange including export bills that is both drawn and made payable in Pakistan or abroad.

4. Other short-term advances and financial leases

A finance lease is a contract where by lesser purchases goods put at the disposal of the lessee and the lessee pays rentals that enables the lesser over the period of contract to cover all or virtually all costs including interests. The entire risks and rewards of ownership of an asset are de facto transferred from the legal owner of the goods (lesser) to the user of the goods (lessee). Title may or may not eventually be transferred. This de facto change in ownership is financed by a financial claim, which is the asset of the lesser and liability of the lessee. At the time of ownership change the market value of the asset is recorded as assets liabilities of the units. For subsequent periods principal payments will be subtracted for determining the outstanding claim / liability. Therefore, these are calculated as lease rentals receivable plus residual value of leased assets minus financial charges for future periods on leased assets.

Insurance Technical Reserves

These are current claims of policyholders and beneficiaries rather than net equity of insurance

corporations. Generally these are classified as under:-

- i) Prepayments of premiums
- ii) Outstanding claims with insurance companies

Financial Derivatives

Financial derivatives are financial instruments that have no intrinsic value, and are linked to another specific financial instrument, indicator (foreign currencies, government bonds, share price indices, interest rates, etc.), or commodity (gold, coffee, sugar, etc.) through which specific financial risks can be traded in financial markets in their own right.

Others Accounts Receivable

Financial assets consisting of trade credit and advances, dividends receivable, settlement accounts, items in the process of collection, accrued income, head office / inter-branch adjustment, expenditure account, suspense items and miscellaneous asset items are classified in Others Accounts Receivable.

Other Accounts Payable

These accounts consist of provision for loan losses, provision for other losses, accumulated depreciation, adjustment for head office / branch, dividends payable, settlement accounts, suspense accounts, deferred tax liabilities, accrued wages, rent, social contributions, accrued taxes, mark-up / return / interest payable, mark-up on NPL & investment, income account, miscellaneous liability items.

Shares and Other Equity

Shares and other equity comprise all instruments and records acknowledging claims to the residual value of companies / corporations, after the claims of all creditors have been met are categorized as shares and other equity. Stock or share most commonly refers to a share of ownership in a company that entitles the owner of that share to literally a share in the ownership of the company, including the right to a fraction of the assets of the company, a fraction of the decision-making power, and potentially a fraction of the profits, which the company may issue as dividends.

Retained Earnings

The category of retained earnings shows all earnings (profit after-tax) from the overall operations less any amount allocated to general and special reserves, which is established as a capital cushion to cover operational and financial risks.

Current Year Result

Accumulated revenues during the year minus expenditures minus taxes minus retained earnings minus general and special reserves minus dividend payable are the current year result.

General and Special Reserves

General and special reserves are capital redemption reserve, profit prior to incorporation, share premium, statutory reserves and appropriations of retained earnings. General and special reserves should be valued as the nominal amount of earnings that have been retained.

Valuation Adjustment

Valuation adjustment represents the net counterpart of all changes (Surplus / deficit on revaluation) in the values of assets and liabilities on the balance sheets except for valuation changes recorded in the profit and loss accounts. The valuation adjustment is market valued by definition.

Valuation Method

Below given table shows the valuation methods of Assets and Liabilities

Assets and Liabilities	Valuation method
Currency	Face value (in currency of denomination)
Deposits	Nominal value (in currency of denomination)
Securities other than Shares	Market or fair value(assets); book value(liability)
Loans (advances)	Nominal value
Shares and Other Equity	Market or fair value (assets); book value (liability)
Insurance Technical Reserve	Market or fair value
Financial derivatives	Market or fair value
Other accounts receivable/payable	Nominal value

Deposits

Outstanding Deposits: This shows the position of deposits held by banks at the end of the quarter. Deposits are the amount held in various types of deposit accounts by Banks/MFBs/DFIs, such as demand deposits (such as basic banking accounts, Asaan accounts, and branchless banking accounts), time and saving deposits. Deposits include all types of deposits excluding interbank deposits, placements and margin deposits (deposits held by Banks/MFBs/DFIs as collateral against letters of credits, letters of guarantees).

Current Deposits: These are accounts wherein withdrawals and deposit of funds can be made frequently by the account holders. Generally, these are return free deposits kept with the banks.

Call Deposits: These include short notice and special notice deposits

Savings Deposits: Deposits consisting of cheque accounts on which a certain return is paid by the Bank.

Fixed Deposits: Deposits having fixed maturity dates and a rate of return determined or determinable on the basis of a bank's financial performance during a period.

Other Deposits: These generally include security deposits, margin deposits and sundry deposits etc.

Category of Deposit Holders: Deposits are categorized according to the main business or profession of the deposit account holders. They are broadly classified as foreign constituent (non-resident) and domestic constituents, which is cascaded down to Government, Non- financial public sector enterprises (NFPSEs), Non-bank financial Companies (NBFCs), Private sector (Business), Trust Fund and Non-Profit Institutions, Personal and Others. The Private sector is further distributed into sub-heads such as Agriculture, Fishing, Mining & Quarrying, Manufacturing, Ship breaking, Electricity and Construction according to the ISIC Rev. 4.0 classification of United Nations.

Size of Deposits Accounts: The deposits accounts are classified under various classes (size) on the basis of the actual balances in the respective accounts at the end of the reporting period. Previously, the account size for the grouped accounts was estimated by the average size of the group to which it belongs.

Debits/Credit to Deposit and Turnover: The deposits are reported on net basis at the end of quarter. The debits on these accounts help in analyzing the turnover in the respective accounts during the period. The co-efficient of turnover are calculated by dividing the debits with the averages amounts on deposits as reported by the Scheduled Banks/MFBs/DFIs.

Advances

Outstanding Advances: The total amount of advances/loans recoverable at the end of the quarter are termed as outstanding advances.

Category of Borrowers: Borrowers are first classified on the basis of non-resident and domestic constituents. The latter is then further classified into government, non- financial public sector enterprises, non- bank financial companies, private sector (business), trust funds & non-profit institutions, personal and others. As with deposits, the group “Private Sector (Business)” has been further classified into various subgroups based on ISIC Rev. 4.0.

Type of Securities: In banking business, the security, or collateral, consists of assets, property, deposits or valuables held as guarantee against a credit or a loan. Type of security helps in the analysis of the quality of advances of the banking system. A list of classification of securities has been prepared as per international classification that can be seen under the tables of advances classified by securities in the statistical tables. Some enhancements have been made to this list in the headings of “Real Estate”, “Bank Deposits”, “Other Secured Advances” and “Unsecured Advances”

Foreign Constituent (Non-Resident): This covers the transactions with the non-residents working in our economy. This includes Officials (embassies, consulates, foreign missions), Business (corporations working in Pakistan for short periods such as construction companies) and Individuals (students, travelers).

Government: This includes Federal Government, Provincial & Local Governments.

Non-Financial Public Sector Enterprises (NFPSEs): These are the resident non-financial corporations which are controlled by government, through ownership of more than half the voting shares, legislation, decree, or regulations that establish specific corporate policy or allow the government to appoint the directors.

Nonbank Financial Companies (NBFCs) & Financial Auxiliaries: Non-banking financial companies, or NBFCs, are financial institutions that provide banking services, but do not hold a banking license while Financial Auxiliaries are all resident corporations and quasi corporations primarily engaged in activities closely related to financial intermediation but which do not themselves perform an intermediation role. NBFCs & Financial Auxiliaries are categorized into groups of development finance institutions, leasing companies, investment banks, Modaraba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchange, exchange companies and insurance companies etc.

Private Sector (Business): This is that part of the economy which is run for private business profit and is not owned by the state. This includes the majors sectors like Agriculture, Manufacturing etc.

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

Personal: This includes bank employees and consumers who are classified under advances, while in case of deposits, Salaried Persons, Self-employed and Other Persons (house-wives, students etc.) are included.

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

Rate of Interest/Return: This is the cost of using others' money expressed as a rate, or a %age of the principal amount for a period of time usually a year.

Size of Accounts for Advances: The classification and system for size of accounts for advances is identical to the size of accounts for deposit as explained above.

Category of Financing: This refers to the purpose of financing. The major financing categories are Export financing, Import financing, Government self-employment schemes, Working capital/short term and Fixed investment/long term.

Loan Tenure: This refers to the actual loan maturity that is decided at the time of the loan agreement between the borrower and the reporting institutions. The tenure is mainly divided into three main categories as short term, medium term and long term depending upon time within which the loan is planned to be matured.

Rate of Margin: Margin for collateral is the excess of the market/assessed value of the collateral over the amount of loan. Banks typically prefer to provide loan amount less than the assessed value of collateral, because in the event of default, there are costs in loan recovery and losses with forced sale of collateral; hence a margin of collateral is maintained.

Bills Purchased & Discounted: Classification of Bills Purchased and Discounted provides the economic group wise claims of scheduled banks. Type of bills includes Import Bills, Inland Bills, and Foreign Bills. Sectoral classification of bill issuers is based on ISIC Rev. 4.0 classification of United Nations.

Investments: The Scheduled Banks/MFBs/DFIs report their investments in domestic and foreign securities/shares with details of holdings of each type of securities/shares. The holdings are classified by issuing institutions of securities/shares such as Federal and Provincial Governments' securities, foreign securities and other securities/shares (including shares, debentures, NIT units, participation term certificates, Sukuk, term finance certificate, certificate of investment, mutual fund and Modaraba certificates, shares of other public and private sector enterprises). The purchase price (book value), original value (face value) and market value (in case of tradable securities/shares) are reported for each investment. From June, 2019 onwards, some Islamic Investments products have also been added in the field "Type of Security". These securities are further enhanced in June 2022 and onwards by adding "Variable Rental Rate (VRR) and Fixed Rental Rate (FRR)" GOP Ijara Sukuk and "Islamic Naya Pakistan Certificate".

Term to Maturity: Term to maturity of investment securities has been introduced in this revamped version of publication. It is mainly divided into short term, medium term and long term, which are further classified into various slabs.

Profit and Loss Accounts

Profit and loss accounts are based on quarterly financial statements of Scheduled Banks/MFBs/DFIs. The following items are included in the profit and loss:

Mark up Interest Earned: Mark up interest earned comprise interest received on loans, advances, investments, lending to financial institutions, or balances with banks.

Mark up Interest Expense: Mark up interest expenses constitute interest expense on deposits, borrowings, subordinated debt or cost of foreign currency swaps.

Non-Mark up Interest Earned: Non-mark up interest earned comprises of fees and commission, dividend income, foreign exchange income, income from derivatives, gain on securities, rent on property and gain on sale of fixed assets.

Non-Mark up Interest Expense: Operating expenses, such as compensation of salaries, property expenses (rent, taxes, insurance, utilities cost, rental lease, fuel expenses, security charges, repair and maintenance, depreciation) , information technology expenses, workers welfare fund, penalties etc. Provision /Reversals Provision or reversal on balances with banks, loans, advances, off balance sheet item or diminution in value of the investments are taken into account.

Number of Employees: Branch wise number of employees with segregation of contractual and permanent employees is added.

Regional Data: Regional Database provides a unique set of statistics by regions/provinces. The regional/province wise data on Advances & Deposits by Borrowers/Categories is disseminated due to the increasing demand from users. Regional distribution of data on “Outstanding Advances” is based on disbursements by the bank branches located in the respective regions. Place of actual utilization for these advances may be different from the place of disbursements. The regional position therefore may not reflect the true picture since offices of large companies/firms operating in different regions might have used banking facilities located in different regions. Therefore, there comes a huge responsibility on the part of users to keep these limitations of data in mind while drawing any conclusion on the basis of these data.

Data Coverage

The data covered in this publication is un-audited and domestic operations only.

Rounding Off

Throughout the publication “-“ is supposed to mean “exactly 0” while any figure showing as “0.0” or “0.00” might not necessarily be exactly 0 since it could only be showing as such due to rounding.

Data Revision

For practical purposes, all data pertaining to the “current” time period may please be treated as “provisional” and may be subject to revision in the next releases of the same publication according to Data Revision Policy. For example, data for December 2022 in the publication of December 2022 would be provisional in nature and would be subject to change in the future.

Definitional, Coverage and Reporting Time differences between data as per ‘Quarterly Compendium of the Banking System’ and ‘Quarterly Statistics on Scheduled Banks, Microfinance Banks and Development Finance Institutions in Pakistan’

1. Quarterly Compendium of the Banking System is based on *regulatory reporting requirements*, fulfilled by Scheduled Banks/DFIs/MFBs, at Head Office level, within 12 working days of the reported period. It includes overseas operations, loans/ investment ‘net of provisions’, interbank deposits, along with customers deposits, and excludes accrued interest/profit.
2. Quarterly Statistics on Scheduled Banks, Microfinance Banks and Development Finance Institutions in Pakistan is based on IMF’s guidelines as per ‘Manual on Monetary and Financial Statistics – 2000’ (<https://www.imf.org/external/pubs/ft/mfs/manual/pdf/mmftsft.pdf>), for statistical reporting by Scheduled Banks/DFIs/MFBs, largely at branch level, within 45 calendar days of the reported period. It consists of domestic operations only, and includes accrued interest/profit while reporting loans on ‘gross bases’.

Scheduled Banks

Assets & Liabilities

and

Profit & Loss Accounts

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Jun-22	Sep-22	Dec-22
Assets	35,141,698	34,740,381	36,185,736
I. Currency and Deposits	2,535,564	2,311,965	1,911,697
1. Currency	498,148	489,977	504,466
2. Transferable Deposits	1,844,220	1,600,906	1,208,126
3. Restricted/ compulsory deposits	50,080	54,847	52,508
4 Other Deposits	143,116	166,235	146,596
II. Securities(other than shares)	17,405,671	17,532,673	18,001,795
1. Short-term	5,633,621	4,959,215	3,740,267
2. Long-term	11,772,050	12,573,459	14,261,527
III. Loans extended (Advances)	12,414,910	12,007,511	13,405,996
1. Short-term	7,648,966	7,115,982	8,416,260
A) Money at call	221,363	103,536	166,672
B) Reverse Repo	1,008,450	437,158	907,253
C) Bills purchased and discounted	372,542	364,409	310,387
D) Other short-term advances and financial leases	6,046,611	6,210,878	7,031,947
2. Long-term	4,765,944	4,891,530	4,989,736
IV. Shares and other equity	497,736	504,942	504,179
1. Quoted	205,923	197,730	187,847
2. Non quoted	291,813	307,212	313,566
3. Investment fund shares	-	-	2,766
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	64,563	52,455	17,044
VII. Other accounts receivable	1,181,308	1,249,016	1,228,236
1. Trade credit and advances	-	-	-
2. Others	1,181,308	1,249,012	1,228,236
A) Dividends receivable resident sector	208	702	167
B) Settlement accounts resident sector	30,181	31,246	33,251
C) Items in the process of collection	985	502	692
D) Miscellaneous assets residents sector	1,143,938	1,210,176	1,188,427
E) Other non- resident accounts receivable	5,995	6,386	5,699
VIII. Non-financial assets	1,041,947	1,081,821	1,116,790
1. Produced assets	773,072	803,694	839,318
A) Tangible fixed assets	677,329	705,406	737,593
a) Dwellings	134,283	138,199	144,043
i) Building on freehold land	5,404	5,403	5,699
ii) Building on leasehold land	128,879	132,795	138,344
b) Other buildings and structures	248,637	262,878	275,431
i) Building on freehold land	80,313	89,123	90,098
ii) Building on leasehold land	168,324	173,754	185,333
c) Machinery and equipment	239,855	247,886	259,900
i) Transport equipments	18,231	18,715	20,222
ii) Furniture & Fixtures	33,582	34,354	36,272
iii) Office equipments	144,253	148,053	153,733
iv) Other machinery & equipments	43,789	46,764	49,673
d) Other tangible fixed assets n.e.s	54,554	56,443	58,220
B) Intangible fixed assets	90,722	94,040	96,238
a) Computer software	55,809	58,878	60,749
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	34,913	35,162	35,489
C) Inventories	5,021	4,249	5,487
D) Valuables	-	-	-
2. Non-produced assets	268,875	278,127	277,472
A) Tangible non-produced assets	247,307	256,647	254,948
a) Land	158,493	163,884	164,710
i) Land underlying Buildings and structures	151,659	157,050	157,876
1. Freehold land	58,472	59,900	59,832
2. Leasehold land	93,187	97,150	98,044
ii) Recreational land	6,834	6,834	6,834
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	88,814	92,764	90,238
B) Intangible non-produced assets	21,568	21,480	22,524
a) Leases and other transferable contracts	15,790	15,468	16,032
b) Purchased goodwill	2,213	2,213	2,213
c) Other intangible non-produced assets n.e.s	3,565	3,799	4,279

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Jun-22	Sep-22	Dec-22
Liabilities	35,141,697	34,740,381	36,185,736
I. Deposits	23,431,371	23,425,499	23,309,382
1. Transferable Deposits	18,274,500	18,366,177	18,369,590
2. Restricted/ compulsory deposits	649,813	498,138	565,239
3. Other deposits	4,507,058	4,561,185	4,374,553
II. Securities (other than shares bonds/ debentures etc.)	108,058	108,482	126,983
1. Short-term	-	-	-
2. Long-term	108,058	108,482	126,983
III. Loans (Borrowings)	6,946,700	6,429,743	7,706,503
1. Short-term	6,478,553	5,956,943	7,280,928
A) Money at call	55,793	25,019	188,716
B) Repurchase agreements (Repo)	4,491,955	4,230,862	5,262,414
C) Other short-term borrowings and financial leases	1,930,806	1,701,062	1,829,798
2. Long-term borrowings	468,147	472,800	425,575
IV. Financial Derivatives	59,614	52,856	28,749
V. Other accounts payable	2,558,859	2,600,884	2,817,810
1. Provision for losses	735,984	750,641	750,371
A) Provision for loan losses-Specific	688,128	702,758	678,077
B) Provision for loan losses-General	-	-	45,525
C) Provision for other losses	47,856	47,884	26,769
2. Accumulated Depreciation	300,254	314,491	327,047
3. Other accounts payable other resident Sectors	1,510,922	1,520,186	1,721,469
A) Dividends payable	11,270	13,092	15,735
B) Settlement accounts	14,883	15,552	17,200
C) Items in the process of collection	11,153	9,440	8,373
D) Miscellaneous liability items	1,473,616	1,482,102	1,680,160
a) Suspense account	67,581	106,421	81,883
b) Provision for expected costs	111,997	113,681	105,783
c) Deferred tax liabilities	3,610	3,496	10,790
d) Accrued wages	6,242	7,468	8,621
e) Accrued rent	455	515	504
f) Accrued taxes	426,207	469,365	497,991
g) Other miscellaneous liability items	857,525	781,155	974,589
4. Other non- resident accounts payable	11,698	15,566	18,923
A) Dividends payable non-residents	1,264	5,083	8,551
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,434	10,483	10,372
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,037,096	2,122,917	2,196,308
1. Quoted	397,855	386,281	386,281
2. Non quoted	184,582	189,594	249,310
3. Investment fund shares	-	-	-
4. Retained earnings	479,013	439,717	430,988
5. Current year result	341,174	417,013	495,824
6. General and special reserve	547,728	566,165	537,060
7. Valuation adjustments	86,743	124,148	96,845
IX. Contingencies and Commitments³			14,617,185
1. Guarantees			2,914,869
2. Commitments			11,367,425
A) Letter of Credit			4,027,356
B) Forward Foreign Exchange Transactions			6,411,918
C) Forward government Securities Transactions			342,855
D) Derivatives			79,940
E) Forward lending			280,903
F) Operating leases			340
G) Commitments for acquisition of :			37,948
i. Fixed assets			28,364
ii. Intangible assets			9,584
H) Other commitments			186,164
3. Other contingent liabilities			334,891

Note:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

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

3: This data has been collected on the presented format from December 2022.

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Jun-22	Sep-22	Dec-22
Assets	7,942,562	7,710,635	8,365,402
I. Currency and Deposits	501,700	461,244	413,375
1. Currency	107,834	101,051	96,071
2. Transferable Deposits	296,314	252,270	227,634
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	97,552	107,923	89,670
II. Securities(other than shares)	4,436,591	4,255,216	4,812,156
1. Short-term	2,232,723	1,897,668	1,338,260
2. Long-term	2,203,867	2,357,548	3,473,896
III. Loans extended (Advances)	2,458,586	2,435,175	2,562,155
1. Short-term	1,357,132	1,305,308	1,409,138
A) Money at call	60,011	14,475	43,063
B) Reverse Repo	182,052	116,380	133,010
C) Bills purchased and discounted	45,593	63,940	57,747
D) Other short-term advances and financial leases	1,069,476	1,110,513	1,175,318
2. Long-term	1,101,454	1,129,867	1,153,016
IV. Shares and other equity	146,312	149,469	145,793
1. Quoted	62,950	62,462	60,839
2. Non quoted	83,362	87,007	84,954
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	250,226	249,245	266,470
1. Trade credit and advances	-	-	-
2. Others	250,226	249,245	266,470
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	149	149	149
C) Items in the process of collection	108	107	27
D) Miscellaneous assets residents sector	249,969	248,989	266,294
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	149,147	160,285	165,453
1. Produced assets	62,885	73,698	78,215
A) Tangible fixed assets	60,086	70,438	74,629
a) Dwellings	6,205	6,509	6,666
i) Building on freehold land	326	326	610
ii) Building on leasehold land	5,878	6,183	6,056
b) Other buildings and structures	32,876	42,282	45,302
i) Building on freehold land	19,054	27,473	27,665
ii) Building on leasehold land	13,821	14,809	17,637
c) Machinery and equipment	15,243	15,873	16,858
i) Transport equipments	2,592	2,662	2,659
ii) Furniture & Fixtures	3,579	3,671	4,017
iii) Office equipments	6,073	6,284	6,543
iv) Other machinery & equipments	2,998	3,256	3,639
d) Other tangible fixed assets n.e.s	5,763	5,774	5,804
B) Intangible fixed assets	2,799	3,260	3,585
a) Computer software	2,799	3,260	3,585
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	86,261	86,587	87,238
A) Tangible non-produced assets	86,261	86,587	87,238
a) Land	28,083	28,087	28,119
i) Land underlying Buildings and structures	28,083	28,087	28,119
1. Freehold land	7,412	7,415	7,447
2. Leasehold land	20,672	20,672	20,672
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	58,178	58,500	59,119
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Jun-22	Sep-22	Dec-22
Liabilities	7,942,561	7,710,635	8,365,402
I. Deposits	4,787,426	4,569,424	4,564,745
1. Transferable Deposits	3,620,752	3,421,552	3,322,981
2. Restricted/ compulsory deposits	63,545	43,670	58,442
3. Other deposits	1,103,129	1,104,202	1,183,322
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	2,000,220	2,034,509	2,538,712
1. Short-term	1,927,574	1,962,286	2,519,480
A) Money at call	4,903	2,073	26,983
B) Repurchase agreements (Repo)	1,725,246	1,794,175	2,296,230
C) Other short-term borrowings and financial leases	197,425	166,038	196,267
2. Long-term borrowings	72,646	72,223	19,232
IV. Financial Derivatives	-	-	-
V. Other accounts payable	674,057	613,614	710,801
1. Provision for losses	287,440	292,297	290,595
A) Provision for loan losses-Specific	280,405	284,612	280,099
B) Provision for loan losses-General	-	-	10,234
C) Provision for other losses	7,035	7,685	261
2. Accumulated Depreciation	32,871	34,494	35,938
3. Other accounts payable other resident Sectors	353,747	286,823	384,268
A) Dividends payable	2,130	3	3
B) Settlement accounts	2,558	3,089	2,375
C) Items in the process of collection	1,130	1,080	-
D) Miscellaneous liability items	347,929	282,652	381,890
a) Suspense account	18,690	19,896	20,985
b) Provision for expected costs	11,647	12,071	12,566
c) Deferred tax liabilities	(13,229)	(13,229)	(13,229)
d) Accrued wages	-	-	-
e) Accrued rent	-	-	-
f) Accrued taxes	32,943	33,080	33,214
g) Other miscellaneous liability items	297,878	230,834	328,354
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	480,858	493,087	551,144
1. Quoted	64,437	64,437	64,437
2. Non quoted	90,084	90,084	149,860
3. Investment fund shares	-	-	-
4. Retained earnings	128,598	127,662	127,094
5. Current year result	34,945	40,603	54,524
6. General and special reserve	87,665	88,851	85,287
7. Valuation adjustments	75,129	81,451	69,942
IX. Contingencies and Commitments³	-	-	3,503,096
1. Guarantees	-	-	493,873
2. Commitments	-	-	2,931,444
A) Letter of Credit	-	-	1,869,769
B) Forward Foreign Exchange Transactions	-	-	820,430
C) Forward government Securities Transactions	-	-	54,569
D) Derivatives	-	-	-
E) Forward lending	-	-	70,349
F) Operating leases	-	-	-
G) Commitments for acquisition of :	-	-	1,888
i. Fixed assets	-	-	1,584
ii. Intangible assets	-	-	304
H) Other commitments	-	-	114,440
3. Other contingent liabilities	-	-	77,779

Note:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

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

3: This data has been collected on the presented format from December 2022.

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Jun-22	Sep-22	Dec-22
Assets	26,229,399	25,893,372	26,678,057
I. Currency and Deposits	1,917,865	1,727,675	1,364,100
1. Currency	389,611	388,137	407,784
2. Transferable Deposits	1,480,144	1,278,924	900,364
3. Restricted/ compulsory deposits	2,548	2,304	26
4 Other Deposits	45,562	58,310	55,928
II. Securities(other than shares)	12,312,819	12,475,689	12,415,380
1. Short-term	2,897,637	2,325,897	1,708,477
2. Long-term	9,415,183	10,149,792	10,706,903
III. Loans extended (Advances)	9,796,480	9,446,945	10,643,564
1. Short-term	6,146,515	5,699,893	6,821,361
A) Money at call	161,351	89,061	123,609
B) Reverse Repo	778,398	308,323	684,559
C) Bills purchased and discounted	322,606	296,375	243,268
D) Other short-term advances and financial leases	4,884,160	5,006,133	5,769,926
2. Long-term	3,649,965	3,747,053	3,822,203
IV. Shares and other equity	351,424	355,473	358,386
1. Quoted	142,973	135,268	127,008
2. Non quoted	208,451	220,205	228,611
3. Investment fund shares	-	-	2,766
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	62,458	44,502	11,712
VII. Other accounts receivable	899,579	925,965	938,259
1. Trade credit and advances	-	-	-
2. Others	899,579	925,961	938,259
A) Dividends receivable resident sector	208	702	167
B) Settlement accounts resident sector	30,032	31,096	33,101
C) Items in the process of collection	878	394	665
D) Miscellaneous assets residents sector	862,478	887,401	898,631
E) Other non- resident accounts receivable	5,983	6,367	5,694
VIII. Non-financial assets	888,773	917,123	946,656
1. Produced assets	707,516	727,100	757,906
A) Tangible fixed assets	614,629	632,376	660,398
a) Dwellings	127,741	131,331	137,018
i) Building on freehold land	5,078	5,077	5,089
ii) Building on leasehold land	122,664	126,254	131,929
b) Other buildings and structures	215,006	219,840	229,373
i) Building on freehold land	61,258	61,651	62,433
ii) Building on leasehold land	153,747	158,189	166,940
c) Machinery and equipment	223,696	231,094	242,148
i) Transport equipments	15,430	15,843	17,354
ii) Furniture & Fixtures	29,871	30,555	32,125
iii) Office equipments	137,920	141,513	146,935
iv) Other machinery & equipments	40,474	43,183	45,734
d) Other tangible fixed assets n.e.s	48,186	50,111	51,859
B) Intangible fixed assets	87,867	90,475	92,021
a) Computer software	52,993	55,601	57,147
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	34,874	34,874	34,874
C) Inventories	5,021	4,249	5,487
D) Valuables	-	-	-
2. Non-produced assets	181,257	190,022	188,750
A) Tangible non-produced assets	159,689	168,542	166,226
a) Land	130,409	135,797	136,591
i) Land underlying Buildings and structures	123,576	128,963	129,757
1. Freehold land	51,060	52,485	52,385
2. Leasehold land	72,516	76,479	77,372
ii) Recreational land	6,834	6,834	6,834
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	29,279	32,745	29,635
B) Intangible non-produced assets	21,568	21,480	22,524
a) Leases and other transferable contracts	15,790	15,468	16,032
b) Purchased goodwill	2,213	2,213	2,213
c) Other intangible non-produced assets n.e.s	3,565	3,799	4,279

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Jun-22	Sep-22	Dec-22
Liabilities	26,229,399	25,893,372	26,678,057
I. Deposits	18,270,351	18,421,119	18,253,597
1. Transferable Deposits	14,318,478	14,554,009	14,620,684
2. Restricted/ compulsory deposits	560,878	423,420	462,091
3. Other deposits	3,390,995	3,443,690	3,170,822
II. Securities (other than shares bonds/ debentures etc.)	108,058	108,482	126,983
1. Short-term	-	-	-
2. Long-term	108,058	108,482	126,983
III. Loans (Borrowings)	4,466,548	3,853,208	4,667,830
1. Short-term	4,071,048	3,452,632	4,261,488
A) Money at call	50,889	22,946	161,734
B) Repurchase agreements (Repo)	2,758,338	2,430,838	2,966,184
C) Other short-term borrowings and financial leases	1,261,820	998,848	1,133,570
2. Long-term borrowings	395,501	400,577	406,343
IV. Financial Derivatives	58,543	44,623	23,468
V. Other accounts payable	1,861,173	1,938,973	2,068,167
1. Provision for losses	446,189	455,874	457,351
A) Provision for loan losses-Specific	405,373	415,681	396,109
B) Provision for loan losses-General	40,816	40,193	34,739
C) Provision for other losses	-	-	26,502
2. Accumulated Depreciation	264,853	277,337	288,226
3. Other accounts payable other resident Sectors	1,138,542	1,190,265	1,303,728
A) Dividends payable	9,139	13,089	15,733
B) Settlement accounts	11,853	12,327	14,688
C) Items in the process of collection	10,023	8,360	8,373
D) Miscellaneous liability items	1,107,526	1,156,489	1,264,934
a) Suspense account	46,087	66,033	51,540
b) Provision for expected costs	100,350	101,611	93,217
c) Deferred tax liabilities	16,840	16,626	24,019
d) Accrued wages	1,315	2,311	2,273
e) Accrued rent	455	515	504
f) Accrued taxes	390,708	430,020	459,739
g) Other miscellaneous liability items	551,772	539,374	633,642
4. Other non- resident accounts payable	11,590	15,497	18,862
A) Dividends payable non-residents	1,264	5,083	8,551
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,326	10,414	10,311
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	1,464,725	1,526,967	1,538,011
1. Quoted	333,418	321,843	321,843
2. Non quoted	40,154	40,154	40,154
3. Investment fund shares	-	-	-
4. Retained earnings	317,342	279,133	260,860
5. Current year result	300,039	365,387	435,004
6. General and special reserve	460,065	477,315	451,774
7. Valuation adjustments	13,707	43,135	28,375
IX. Contingencies and Commitments³	-	-	7,408,726
1. Guarantees	-	-	1,865,245
2. Commitments	-	-	5,289,440
A) Letter of Credit	-	-	2,081,451
B) Forward Foreign Exchange Transactions	-	-	2,560,780
C) Forward government Securities Transactions	-	-	271,562
D) Derivatives	-	-	79,940
E) Forward lending	-	-	207,837
F) Operating leases	-	-	340
G) Commitments for acquisition of :	-	-	35,576
i. Fixed assets	-	-	26,296
ii. Intangible assets	-	-	9,280
H) Other commitments	-	-	51,954
3. Other contingent liabilities	-	-	254,042

Note:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

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

3: This data has been collected on the presented format from December 2022.

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Jun-22	Sep-22	Dec-22
Assets	969,737	1,136,375	1,142,277
I. Currency and Deposits	115,999	123,046	134,221
1. Currency	704	789	611
2. Transferable Deposits	67,762	69,712	80,129
3. Restricted/ compulsory deposits	47,532	52,543	52,483
4 Other Deposits	2	2	998
II. Securities(other than shares)	656,261	801,768	774,259
1. Short-term	503,261	735,650	693,530
2. Long-term	153,000	66,118	80,728
III. Loans extended (Advances)	159,844	125,388	200,277
1. Short-term	145,318	110,781	185,760
A) Money at call	-	-	-
B) Reverse Repo	48,000	12,455	89,685
C) Bills purchased and discounted	4,343	4,094	9,373
D) Other short-term advances and financial leases	92,976	94,231	86,703
2. Long-term	14,525	14,606	14,516
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	2,104	7,954	5,332
VII. Other accounts receivable	31,503	73,806	23,507
1. Trade credit and advances	-	-	-
2. Others	31,503	73,806	23,507
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	31,491	73,787	23,501
E) Other non- resident accounts receivable	12	19	6
VIII. Non-financial assets	4,027	4,413	4,681
1. Produced assets	2,671	2,895	3,197
A) Tangible fixed assets	2,614	2,591	2,566
a) Dwellings	337	358	358
i) Building on freehold land	-	-	-
ii) Building on leasehold land	337	358	358
b) Other buildings and structures	756	756	755
i) Building on freehold land	-	-	-
ii) Building on leasehold land	756	756	755
c) Machinery and equipment	917	919	895
i) Transport equipments	209	209	209
ii) Furniture & Fixtures	132	128	130
iii) Office equipments	260	256	255
iv) Other machinery & equipments	316	326	300
d) Other tangible fixed assets n.e.s	605	557	557
B) Intangible fixed assets	57	304	632
a) Computer software	17	17	17
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	39	287	615
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,356	1,518	1,484
A) Tangible non-produced assets	1,356	1,518	1,484
a) Land	-	-	-
i) Land underlying Buildings and structures	-	-	-
1. Freehold land	-	-	-
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	1,356	1,518	1,484
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Jun-22	Sep-22	Dec-22
Liabilities	969,737	1,136,375	1,142,277
I. Deposits	373,594	434,956	491,040
1. Transferable Deposits	335,269	390,616	425,925
2. Restricted/ compulsory deposits	25,390	31,048	44,706
3. Other deposits	12,934	13,293	20,410
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	479,931	542,026	499,961
1. Short-term	479,931	542,026	499,961
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	8,371	5,849	-
C) Other short-term borrowings and financial leases	471,560	536,177	499,961
2. Long-term borrowings	-	-	-
IV. Financial Derivatives	1,071	8,233	5,281
V. Other accounts payable	23,629	48,297	38,842
1. Provision for losses	2,355	2,470	2,426
A) Provision for loan losses-Specific	2,350	2,465	1,869
B) Provision for loan losses-General	5	5	552
C) Provision for other losses	-	-	5
2. Accumulated Depreciation	2,531	2,661	2,882
3. Other accounts payable other resident Sectors	18,634	43,098	33,473
A) Dividends payable	-	-	-
B) Settlement accounts	473	137	137
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	18,162	42,961	33,336
a) Suspense account	2,804	20,492	9,358
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	(0)	99	-
d) Accrued wages	4,928	5,157	6,347
e) Accrued rent	-	-	-
f) Accrued taxes	2,556	6,265	5,037
g) Other miscellaneous liability items	7,874	10,946	12,593
4. Other non- resident accounts payable	108	69	61
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	108	69	61
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	91,513	102,863	107,153
1. Quoted	-	-	-
2. Non quoted	54,344	59,356	59,296
3. Investment fund shares	-	-	-
4. Retained earnings	33,073	32,923	43,034
5. Current year result	6,189	11,023	6,296
6. General and special reserve	(1)	(1)	(1)
7. Valuation adjustments	(2,092)	(437)	(1,471)
IX. Contingencies and Commitments³			3,705,362
1. Guarantees			555,751
2. Commitments			3,146,541
A) Letter of Credit			76,136
B) Forward Foreign Exchange Transactions			3,030,708
C) Forward government Securities Transactions			16,725
D) Derivatives			-
E) Forward lending			2,717
F) Operating leases			-
G) Commitments for acquisition of :			484
i. Fixed assets			484
ii. Intangible assets			-
H) Other commitments			19,770
3. Other contingent liabilities			3,070

Note:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

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

3: This data has been collected on the presented format from December 2022.

1.2 Profit and Loss Accounts

All Banks

October to December 2022

(Million Rupees)

Profit/Loss Account	Amount
I. Net Mark-UP/Retrun/Interest Income	351,409
A) MARK-UP/RETURN/INTEREST EARNED	1,347,929
1) Loans and advances	392,048
2) Investments	674,532
3) Lendings to financial institutions	24,830
4) Balances with banks	278
5) Income from inter-office lending	3,477
6) Other	252,763
B. MARK-UP/RETURN/INTEREST EXPENSED	996,520
1) Deposits	471,350
2) Borrowings	222,884
3) Subordinated debt	6,328
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	16,687
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	5,573
6) Expense on inter-office borrowing	21,096
7) Other	252,602
II. Net Non Mark-UP/Retrun/Interest Income	428,051
A) Non Mark-UP/Retrun/Interest Income	76,642
I. FEE & COMMISSION INCOME	47,854
1) Branch banking customer fees	5,324
2) Consumer finance related fees	2,620
3) Card related fees (debit and credit cards)	15,134
4) Credit related fees	1,028
5) Investment banking fee	1,296
6) Commission on trade	7,349
7) Commission on guarantees	2,988
8) Commission on cash management	1,357
9) Commission on remittances including home remittances	2,651
10) Commission on utility bills	142
11) Commission income - Bancassurance	1,412
12) Rent on lockers	393
13) Commission on investments services	69
14) Other Commission	6,091
II. Dividend Income	7,497
III. Foreign exchange income	10,790
IV. Income from derivatives	3,920
V. Gain on securities	(2,812)
1) Realised	(3,776)
2) Unrealised - held for trading	964
VI. Other Income	9,392
1) Rent on property	213
2) Gain on sale of fixed assets-net	7,513
3) Loss on termination of lease liability against right of use assets	425
4) Gain on sale of non banking assets - net	62
5) Other	1,179

1.2 Profit and Loss Accounts

All Banks

October to December 2022

(Million Rupees)

Profit/Loss Account	Amount
B) Non Mark-UP/Retrun/Interest Expenses	195,911
1. Operating expenses	191,180
1) Total compensation expense	84,050
2) Property expense	35,331
(a) Rent and taxes	2,470
(b) Insurance	410
(c) Utilities cost	7,798
(d) Lease rental	(735)
(e) Fuel expense generators	1,452
(f) Security (including guards)	6,024
(g) Repair and maintenance (including janitorial charges)	5,012
(h) Depreciation on right-of-use assets	8,759
(i) Depreciation	4,140
3) Information technology expenses	17,658
4) Other operating expenses	54,141
2. Workers welfare fund	3,768
3. Other charges	963
1) Penalties imposed by State Bank of Pakistan	519
2) Penalties imposed by other regulatory bodies (to be specified)	(0)
3) Others (to be specified, if material)	444
III. Profit before provisions	232,140
Provisions / (reversals) and write offs - net	23,661
1) (Reversals) / provisions against balance with Banks	29
2) (Reversals) / provisions for diminution in value of investments	11,732
3) (Reversals) / provisions against loans & advances	24,800
4) (Reversals) / provisions against off balance sheet items	(831)
5) Reversals against other assets	1,244
6) Recovery of written off / charged off bad debts	(13,313)
Extra ordinary / unusual items	-
IV. PROFIT BEFORE TAXATION	208,479
Taxation	85,558
1) Current	98,174
2) Prior Years	(1,182)
3) Deferred	(11,434)
V. PROFIT AFTER TAXATION	122,920
VI. Number of Employees*	201,229
1. Permanent	174,029
2. Contractual	27,200

* Number of employees are as on end December 2022 and are shown in actual numbers.

1.2.1 Profit and Loss Accounts

Public Sector Banks October to December 2022

(Million Rupees)

Profit/Loss Account	Amount
I. Net Mark-UP/Retrun/Interest Income	52,320
A) MARK-UP/RETURN/INTEREST EARNED	326,208
1) Loans and advances	78,962
2) Investments	165,740
3) Lendings to financial institutions	3,946
4) Balances with banks	285
5) Income from inter-office lending	1,239
6) Other	76,036
B. MARK-UP/RETURN/INTEREST EXPENSED	273,888
1) Deposits	111,382
2) Borrowings	82,501
3) Subordinated debt	645
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	2,542
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	778
6) Expense on inter-office borrowing	3
7) Other	76,036
II. Net Non Mark-UP/Retrun/Interest Income	68,458
A) Non Mark-UP/Retrun/Interest Income	16,138
I. FEE & COMMISSION INCOME	9,486
1) Branch banking customer fees	561
2) Consumer finance related fees	382
3) Card related fees (debit and credit cards)	1,417
4) Credit related fees	1,075
5) Investment banking fee	53
6) Commission on trade	691
7) Commission on guarantees	493
8) Commission on cash management	85
9) Commission on remittances including home remittances	601
10) Commission on utility bills	9
11) Commission income - Bancassurance	135
12) Rent on lockers	24
13) Commission on investments services	-
14) Other Commission	3,958
II. Dividend Income	2,265
III. Foreign exchange income	2,489
IV. Income from derivatives	-
V. Gain on securities	1,153
1) Realised	1,737
2) Unrealised - held for trading	(583)
VI. Other Income	746
1) Rent on property	48
2) Gain on sale of fixed assets-net	104
3) Loss on termination of lease liability against right of use assets	(4)
4) Gain on sale of non banking assets - net	7
5) Other	591

1.2.1 Profit and Loss Accounts

Public Sector Banks October to December 2022

(Million Rupees)

Profit/Loss Account	Amount
B) Non Mark-UP/Retrun/Interest Expenses	36,969
1. Operating expenses	36,792
1) Total compensation expense	20,573
2) Property expense	5,184
(a) Rent and taxes	151
(b) Insurance	99
(c) Utilities cost	1,297
(d) Lease rental	4
(e) Fuel expense generators	10
(f) Security (including guards)	1,483
(g) Repair and maintenance (including janitorial charges)	563
(h) Depreciation on right-of-use assets	1,289
(i) Depreciation	287
3) Information technology expenses	2,800
4) Other operating expenses	8,235
2. Workers welfare fund	78
3. Other charges	99
1) Penalties imposed by State Bank of Pakistan	82
2) Penalties imposed by other regulatory bodies (to be specified)	-
3) Others (to be specified, if material)	17
III. Profit before provisions	31,489
Provisions / (reversals) and write offs - net	4,235
1) (Reversals) / provisions against balance with Banks	-
2) (Reversals) / provisions for diminution in value of investments	2,208
3) (Reversals) / provisions against loans & advances	14,365
4) (Reversals) / provisions against off balance sheet items	-
5) Reversals against other assets	(88)
6) Recovery of written off / charged off bad debts	(12,250)
Extra ordinary / unusual items	-
IV. PROFIT BEFORE TAXATION	27,254
Taxation	5,735
1) Current	13,912
2) Prior Years	(30)
3) Deferred	(8,146)
V. PROFIT AFTER TAXATION	21,519
VI. Number of Employees*	40,210
1. Permanent	31,682
2. Contractual	8,528

* Number of employees are as on end December 2022 and are shown in actual numbers.

1.2.3 Profit and Loss Accounts

Domestic Private Banks
October to December 2022

(Million Rupees)

Profit/Loss Account	Amount
I. Net Mark-UP/Retrun/Interest Income	282,599
A) MARK-UP/RETURN/INTEREST EARNED	982,376
1) Loans and advances	308,678
2) Investments	478,311
3) Lendings to financial institutions	17,352
4) Balances with banks	(235)
5) Income from inter-office lending	2,233
6) Other	176,037
B. MARK-UP/RETURN/INTEREST EXPENSED	699,778
1) Deposits	348,723
2) Borrowings	134,950
3) Subordinated debt	5,683
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	8,702
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	4,751
6) Expense on inter-office borrowing	21,093
7) Other	175,876
II. Net Non Mark-UP/Retrun/Interest Income	340,451
A) Non Mark-UP/Retrun/Interest Income	57,853
I. FEE & COMMISSION INCOME	37,627
1) Branch banking customer fees	4,752
2) Consumer finance related fees	2,238
3) Card related fees (debit and credit cards)	13,710
4) Credit related fees	(47)
5) Investment banking fee	1,104
6) Commission on trade	6,489
7) Commission on guarantees	2,246
8) Commission on cash management	1,249
9) Commission on remittances including home remittances	2,029
10) Commission on utility bills	133
11) Commission income - Bancassurance	1,277
12) Rent on lockers	368
13) Commission on investments services	69
14) Other Commission	2,009
II. Dividend Income	5,232
III. Foreign exchange income	6,484
IV. Income from derivatives	3,920
V. Gain on securities	(3,963)
1) Realised	(5,509)
2) Unrealised - held for trading	1,546
VI. Other Income	8,552
1) Rent on property	165
2) Gain on sale of fixed assets-net	7,408
3) Loss on termination of lease liability against right of use assets	429
4) Gain on sale of non banking assets - net	55
5) Other	495

1.2.3 Profit and Loss Accounts

Domestic Private Banks October to December 2022

(Million Rupees)

Profit/Loss Account	Amount
B) Non Mark-UP/Retrun/Interest Expenses	155,727
1. Operating expenses	151,515
1) Total compensation expense	61,670
2) Property expense	29,838
(a) Rent and taxes	2,283
(b) Insurance	311
(c) Utilities cost	6,471
(d) Lease rental	(739)
(e) Fuel expense generators	1,442
(f) Security (including guards)	4,527
(g) Repair and maintenance (including janitorial charges)	4,392
(h) Depreciation on right-of-use assets	7,374
(i) Depreciation	3,778
3) Information technology expenses	14,716
4) Other operating expenses	45,292
2. Workers welfare fund	3,349
3. Other charges	862
1) Penalties imposed by State Bank of Pakistan	435
2) Penalties imposed by other regulatory bodies (to be specified)	(0)
3) Others (to be specified, if material)	427
III. Profit before provisions	184,724
Provisions / (reversals) and write offs - net	19,468
1) (Reversals) / provisions against balance with Banks	29
2) (Reversals) / provisions for diminution in value of investments	9,525
3) (Reversals) / provisions against loans & advances	10,477
4) (Reversals) / provisions against off balance sheet items	(831)
5) Reversals against other assets	1,332
6) Recovery of written off / charged off bad debts	(1,063)
Extra ordinary / unusual items	-
IV. PROFIT BEFORE TAXATION	165,257
Taxation	70,672
1) Current	74,120
2) Prior Years	(815)
3) Deferred	(2,633)
V. PROFIT AFTER TAXATION	94,585
VI. Number of Employees*	160,597
1. Permanent	141,962
2. Contractual	18,635

* Number of employees are as on end December 2022 and are shown in actual numbers.

1.2.4 Profit and Loss Accounts

Foreign Banks

October to December 2022

(Million Rupees)

Profit/Loss Account	Amount
I. Net Mark-UP/Retrun/Interest Income	16,491
A) MARK-UP/RETURN/INTEREST EARNED	39,344
1) Loans and advances	4,409
2) Investments	30,481
3) Lendings to financial institutions	3,533
4) Balances with banks	227
5) Income from inter-office lending	5
6) Other	690
B. MARK-UP/RETURN/INTEREST EXPENSED	22,854
1) Deposits	11,244
2) Borrowings	5,432
3) Subordinated debt	-
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	5,443
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	45
6) Expense on inter-office borrowing	-
7) Other	690
II. Net Non Mark-UP/Retrun/Interest Income	19,141
A) Non Mark-UP/Retrun/Interest Income	2,651
I. FEE & COMMISSION INCOME	741
1) Branch banking customer fees	11
2) Consumer finance related fees	(0)
3) Card related fees (debit and credit cards)	6
4) Credit related fees	-
5) Investment banking fee	140
6) Commission on trade	169
7) Commission on guarantees	249
8) Commission on cash management	23
9) Commission on remittances including home remittances	21
10) Commission on utility bills	-
11) Commission income - Bancassurance	-
12) Rent on lockers	-
13) Commission on investments services	-
14) Other Commission	123
II. Dividend Income	-
III. Foreign exchange income	1,818
IV. Income from derivatives	-
V. Gain on securities	(2)
1) Realised	(3)
2) Unrealised - held for trading	1
VI. Other Income	94
1) Rent on property	-
2) Gain on sale of fixed assets-net	1
3) Loss on termination of lease liability against right of use assets	-
4) Gain on sale of non banking assets - net	-
5) Other	93

1.2.4 Profit and Loss Accounts

Foreign Banks

October to December 2022

(Million Rupees)

Profit/Loss Account	Amount
B) Non Mark-UP/Retrun/Interest Expenses	3,215
1. Operating expenses	2,873
1) Total compensation expense	1,807
2) Property expense	309
(a) Rent and taxes	36
(b) Insurance	1
(c) Utilities cost	29
(d) Lease rental	-
(e) Fuel expense generators	0
(f) Security (including guards)	14
(g) Repair and maintenance (including janitorial charges)	57
(h) Depreciation on right-of-use assets	95
(i) Depreciation	75
3) Information technology expenses	142
4) Other operating expenses	615
2. Workers welfare fund	340
3. Other charges	2
1) Penalties imposed by State Bank of Pakistan	2
2) Penalties imposed by other regulatory bodies (to be specified)	-
3) Others (to be specified, if material)	-
III. Profit before provisions	15,926
Provisions / (reversals) and write offs - net	(42)
1) (Reversals) / provisions against balance with Banks	-
2) (Reversals) / provisions for diminution in value of investments	-
3) (Reversals) / provisions against loans & advances	(42)
4) (Reversals) / provisions against off balance sheet items	-
5) Reversals against other assets	-
6) Recovery of written off / charged off bad debts	-
Extra ordinary / unusual items	-
IV. PROFIT BEFORE TAXATION	15,968
Taxation	9,151
1) Current	10,142
2) Prior Years	(336)
3) Deferred	(655)
V. PROFIT AFTER TAXATION	6,817
VI. Number of Employees*	422
1. Permanent	385
2. Contractual	37

* Number of employees are as on end December 2022 and are shown in actual numbers.

Scheduled Banks

Deposits

2.1 Deposits Distributed by Type of Accounts

All Banks

(Million Rupees)

Type of Account	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	47,639,787	7,816,900	49,836,993	7,835,050	55,804,736	7,788,266
of which:						
Basic Banking Accounts	4,225,115	210,244	4,258,663	214,944	4,348,741	212,392
II. Call Deposits	378,378	342,068	336,901	350,929	343,437	334,226
III. Other Deposit Accounts	148,052	535,875	85,781	477,797	124,991	642,841
IV. Saving Deposits	19,068,067	9,132,502	19,349,134	9,163,882	20,505,889	9,016,848
V. Fixed or Term Deposits	946,287	4,146,037	868,842	4,259,186	1,193,048	4,259,484
1) Less Than Three Months	50,412	873,522	42,295	764,602	272,919	665,035
2) For Three Months and Over but Less Than Six Months	61,114	872,289	88,755	852,349	202,451	778,820
3) For Six Months and Over but Less Than One Year	48,491	440,380	32,950	503,749	60,239	427,296
4) For One Year & Over but Less Than Two Years	399,604	1,569,575	371,138	1,725,174	402,899	1,941,655
5) For Two Years & Over but Less Than Three Years	40,823	30,909	26,109	74,769	36,553	87,340
6) For Three Years & Over but Less Than Four Years	65,228	87,248	35,223	84,618	34,121	99,050
7) For Four Years & Over but Less Than Five Years	21,396	5,723	10,143	5,426	5,538	4,433
8) For Five Years & Over but Less Than Ten Years	258,990	265,746	261,160	247,259	177,952	254,837
9) For Ten Years and Over	229	645	1,069	1,238	376	1,017
Total	68,180,571	21,973,382	70,477,651	22,086,843	77,972,101	22,041,665

2.1.1 Deposits Distributed by Type of Accounts

Public Sector Banks

(Million Rupees)

Type of Account	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	5,732,938	1,074,651	6,278,090	1,024,772	7,493,662	878,044
of which:						
Basic Banking Accounts	57,794	2,029	97,010	5,692	95,994	4,374
II. Call Deposits	199,581	36,463	177,444	27,102	193,199	31,171
III. Other Deposit Accounts	146,741	519,028	52,529	466,110	88,242	632,137
IV. Saving Deposits	5,338,655	1,701,800	5,459,465	1,695,882	5,493,751	1,618,306
V. Fixed or Term Deposits	403,881	820,129	303,735	860,749	329,248	1,131,650
1) Less Than Three Months	21,648	113,653	11,607	114,371	21,447	59,452
2) For Three Months and Over						
but Less Than Six Months	33,051	161,022	57,964	149,723	104,140	259,016
3) For Six Months and Over						
but Less Than One Year	25,874	66,967	16,176	92,479	41,288	138,319
4) For One Year & Over						
but Less Than Two Years	111,545	334,378	55,734	345,502	72,823	486,419
5) For Two Years & Over						
but Less Than Three Years	23,708	6,664	8,777	49,557	19,632	62,723
6) For Three Years & Over						
but Less Than Four Years	36,904	25,801	9,741	23,701	10,770	43,595
7) For Four Years & Over						
but Less Than Five Years	20,676	3,289	9,447	3,122	4,909	2,174
8) For Five Years & Over						
but Less Than Ten Years	130,475	108,356	133,445	81,689	54,078	79,309
9) For Ten Years and Over	-	-	844	606	161	642
Total	11,821,796	4,152,070	12,271,263	4,074,616	13,598,102	4,291,308

2.1.2 Deposits Distributed by Type of Accounts

Domestic Private Banks

(Million Rupees)

Type of Account	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	41,902,613	6,665,600	43,554,600	6,716,943	48,305,632	6,814,974
of which:						
Basic Banking Accounts	4,167,321	208,215	4,161,653	209,252	4,252,747	208,018
II. Call Deposits	178,797	305,605	159,457	323,827	150,238	303,054
III. Other Deposit Accounts	1,311	16,847	33,252	11,687	36,749	10,703
IV. Saving Deposits	13,728,076	7,214,766	13,888,442	7,215,135	15,010,698	7,113,508
V. Fixed or Term Deposits	542,280	3,279,385	564,991	3,349,980	863,647	3,077,290
1) Less Than Three Months	28,663	722,520	30,595	611,590	251,341	566,972
2) For Three Months and Over but Less Than Six Months	28,047	702,863	30,776	693,260	98,293	507,931
3) For Six Months and Over but Less Than One Year	22,610	372,689	16,769	410,876	18,949	288,951
4) For One Year & Over but Less Than Two Years	288,057	1,235,152	315,401	1,379,617	330,074	1,455,201
5) For Two Years & Over but Less Than Three Years	17,115	24,245	17,332	25,213	16,921	24,618
6) For Three Years & Over but Less Than Four Years	28,324	61,447	25,482	60,917	23,351	55,455
7) For Four Years & Over but Less Than Five Years	720	2,434	696	2,304	629	2,259
8) For Five Years & Over but Less Than Ten Years	128,515	157,391	127,715	165,571	123,874	175,527
9) For Ten Years and Over	229	645	225	632	215	374
Total	56,353,077	17,482,202	58,200,742	17,617,572	64,366,964	17,319,530

2.1.3 Deposits Distributed by Type of Accounts

Foreign Banks						(Million Rupees)
Type of Account	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	4,236	76,650	4,303	93,335	5,442	95,249
of which:						
Basic Banking Accounts	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-
IV. Saving Deposits	1,336	215,937	1,227	252,865	1,440	285,034
V. Fixed or Term Deposits	126	46,524	116	48,456	153	50,544
1) Less Than Three Months	101	37,350	93	38,640	131	38,611
2) For Three Months and Over but Less Than Six Months	16	8,404	15	9,366	18	11,873
3) For Six Months and Over but Less Than One Year	7	724	5	394	2	26
4) For One Year & Over but Less Than Two Years	2	45	3	55	2	35
5) For Two Years & Over but Less Than Three Years	-	-	-	-	-	-
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over but Less Than Ten Years	-	-	-	-	-	-
9) For Ten Years and Over	-	-	-	-	-	-
Total	5,698	339,110	5,646	394,655	7,035	430,827

2.2 Deposits Distributed by Category of

All

Category of Deposit Holder	Jun-22	Sep-22	Dec-22					Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	
I. FOREIGN CONSTITUENTS	607,449	633,407	331,222	1,794	7,759	218,274	17,531	
1) Official	97,008	106,819	41,312	51	-	50,772	2,786	
a) Trust Funds and Non Profit Organizations	-	-	4,898	-	-	4,759	-	
b) Other	97,008	106,819	36,414	51	-	46,013	2,786	
2) Business	138,701	136,201	108,702	213	6,707	16,027	764	
a) Trust Funds and Non Profit Organizations	-	-	344	-	-	-	-	
b) Other	138,701	136,201	108,358	213	6,707	16,027	764	
3) Personal	371,739	390,387	181,208	1,530	1,052	151,475	13,981	
2. DOMESTIC CONSTITUENTS	21,365,934	21,453,437	7,457,045	332,431	635,075	8,798,575	1,426,325	
I. GOVERNMENT	3,286,174	3,251,052	331,902	58,751	529,380	1,328,506	221,124	
A. Federal Government	2,020,071	1,970,583	202,055	51,098	476,706	730,261	189,803	
B. Provincial Governments	1,114,522	1,133,298	113,056	7,639	52,652	470,776	30,970	
C. Local Bodies	151,581	147,171	16,792	14	22	127,468	351	
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	1,403,799	1,526,245	118,803	24,660	61,897	316,151	166,755	
Agriculture, hunting and forestry	1,596	1,820	7	0	-	794	112	
Services	153,597	161,030	604	25	770	18,044	2,807	
Utilities	461,501	513,913	55,984	5,102	26,571	132,169	94,752	
Transport, storage and communications	264,783	308,163	5,888	3,221	7,868	25,973	2,524	
Manufacturing	186,229	181,557	43,187	15,864	3,326	46,985	39,037	
Mining and Quarrying	159,593	198,206	9,587	153	1,005	22,984	19,768	
Construction	36,698	44,464	632	287	18,267	7,655	3,898	
Commerce and Trade	57,641	43,768	2,090	6	169	15,464	2,600	
Others	82,161	77,353	823	2	3,921	46,084	1,257	
III. NON-BANK FINANCIAL INSTITUTIONS	1,053,942	904,093	43,752	24,339	6,790	573,244	70,845	
Mutual Funds and AMCs	635,418	502,979	3,817	15,059	1,940	323,738	28,320	
Insurance & Pension Funds	145,274	127,975	15,501	5,229	397	83,232	20,068	
MFIs and DFIs	55,296	27,755	2,731	20	2,789	13,570	693	
Stock Exchange & Brokerage Houses	43,269	40,240	4,590	3,906	1	60,418	65	
Modarabas	3,662	4,180	208	13	-	2,017	981	
Other NBFIs	171,022	198,264	16,905	112	1,664	90,269	20,718	
IV. PRIVATE SECTOR (BUSINESS)	4,902,455	4,773,973	2,154,720	140,751	14,211	1,746,684	487,916	
A. Agriculture, forestry and fishing	197,808	199,399	78,097	2,177	472	86,490	2,887	
1. Crop and animal production, hunting and related service activities	194,070	194,639	75,067	2,010	472	85,435	2,712	
Growing of Wheat, Rice, Sugar Cane & Cotton	117,757	119,072	35,727	1,060	13	55,775	933	
Growing of tropical, subtropical, pome and stone fruits & vegetables	8,342	8,220	3,463	13	0	3,076	378	
Growing of other fruits, vegetables and crops	33,039	31,086	14,198	518	459	15,104	535	
Raising of livestock and other related activities	24,558	25,215	16,348	85	0	7,706	201	
Other agricultural support activities	10,267	10,957	5,294	334	0	3,749	665	
Hunting, trapping and related service activities	108	90	38	-	-	25	-	
02 - Forestry and logging	680	1,800	933	3	-	76	-	
03 - Fishing and aquaculture	3,058	2,959	2,096	165	0	979	175	
B. Mining and quarrying	214,697	228,007	35,452	14,877	571	104,811	54,003	
05 - Mining of coal and lignite	49,697	59,097	10,591	33	0	52,960	152	
06 - Extraction of crude petroleum and natural gas	141,739	150,840	17,509	14,291	571	46,467	50,690	
07 - Mining of metal ores	2,817	2,366	1,858	6	-	308	212	
08-Other mining and quarrying	20,100	14,900	5,153	541	-	4,913	2,950	
09 - Mining support service activities	345	804	341	5	-	164	-	
C. Manufacturing	1,457,180	1,244,397	597,653	40,932	2,053	489,186	155,692	
10 - Manufacture of food products	201,665	195,120	116,463	6,208	12	66,352	16,933	
11 - Manufacture of beverages	32,361	46,021	12,811	108	0	30,623	1,857	
12 - Manufacture of tobacco products	20,791	15,424	14,014	167	-	1,339	-	
13 - Manufacture of textiles	215,873	201,693	110,980	8,075	591	57,018	24,840	
Preparation and spinning of textile fibres	66,696	60,566	27,290	3,606	524	17,632	5,946	
Weaving of textiles	27,436	28,157	14,141	580	2	4,711	3,373	
Finishing of textiles	27,935	19,969	12,838	1,191	13	16,492	4,470	
Manufacture of knitted and crocheted fabrics	11,961	12,127	7,101	571	0	1,546	2,975	
Manufacture of made-up textile articles, except apparel	29,206	28,907	18,493	1,726	-	5,684	2,236	
Manufacture of carpets and rugs	1,031	979	902	1	-	352	55	
Manufacture of other textiles n.e.c.	51,609	50,989	30,215	401	52	10,601	5,785	
14 - Manufacture of wearing apparel	52,092	53,388	34,536	1,067	2	10,978	9,882	
15 - Manufacture of leather and related products	17,193	16,124	9,690	481	0	5,686	1,638	

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-22								
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
15,049	34,187	880	1,538	40	4,841	15	74,081	633,129
590	6,922	231	488	-	1,832	-	12,849	104,984
-	2	6	-	-	-	-	8	9,665
590	6,920	225	488	-	1,832	-	12,841	95,319
7,883	3,675	41	23	-	215	-	12,601	144,249
-	-	-	-	-	-	-	-	344
7,883	3,675	41	23	-	215	-	12,601	143,905
6,577	23,591	608	1,027	40	2,794	15	48,630	383,896
412,247	1,907,468	86,461	97,512	4,393	249,995	1,007	4,185,409	21,408,535
75,620	832,399	63,546	49,557	22	69,520	25	1,311,812	3,560,352
45,952	534,378	61,056	14,862	19	19,857	25	865,951	2,326,071
29,191	294,300	2,434	34,548	3	49,554	-	440,999	1,085,122
477	3,721	56	147	-	110	-	4,862	149,159
126,313	275,917	-	-	-	25,268	-	594,252	1,115,764
-	153	-	-	-	-	-	265	1,067
1,832	5,650	-	-	-	77	-	10,366	29,809
2,288	148,256	-	-	-	973	-	246,269	466,094
4,173	52,116	-	-	-	4,070	-	62,883	105,832
60,314	11,471	-	-	-	147	-	110,969	220,330
48,339	40,074	-	-	-	20,000	-	128,181	161,911
8,700	881	-	-	-	-	-	13,479	40,321
2	3,917	-	-	-	-	-	6,518	24,248
666	13,399	-	-	-	-	-	15,322	66,151
22,843	16,902	-	9	-	711	-	111,310	759,436
13,240	1,007	-	-	-	-	-	42,567	387,121
7,174	3,712	-	-	-	14	-	30,968	135,326
452	3,714	-	-	-	-	-	4,859	23,969
47	6	-	6	-	-	-	124	69,039
715	0	-	4	-	-	-	1,700	3,938
1,214	8,464	-	-	-	697	-	31,093	140,043
63,970	163,531	5,610	6,553	1,399	27,990	30	757,000	4,813,366
570	5,846	356	143	8	4,050	4	13,863	181,100
570	5,337	356	143	8	4,050	4	13,180	176,164
318	2,773	159	105	8	3,828	2	8,125	100,699
71	446	104	6	-	18	-	1,022	7,574
104	772	12	13	-	158	2	1,596	31,874
52	746	11	8	-	16	-	1,034	25,174
26	601	69	11	-	31	-	1,403	10,780
-	-	-	-	-	-	-	-	63
-	7	-	-	-	-	-	7	1,019
-	502	-	-	-	-	-	677	3,917
4,904	3,611	110	159	5	643	-	63,434	219,145
1,004	82	-	1	-	1	-	1,239	64,824
3,356	1,247	109	155	5	607	-	56,170	135,007
487	11	-	-	-	-	-	710	2,882
57	2,270	2	3	-	34	-	5,316	15,922
-	0	-	-	-	-	-	0	510
14,387	34,860	481	605	3	1,286	-	207,314	1,337,138
3,040	7,660	99	140	-	53	-	27,925	216,960
121	65	5	-	-	-	-	2,048	45,590
-	4	-	0	-	-	-	4	15,524
2,996	7,046	189	185	-	279	-	35,535	212,199
868	1,958	22	9	-	44	-	8,847	57,899
748	906	115	3	-	6	-	5,150	24,583
24	313	4	90	-	1	-	4,903	35,438
87	1,140	3	-	-	-	-	4,206	13,424
198	581	40	83	-	221	-	3,360	29,262
-	3	-	-	-	-	-	58	1,313
1,070	2,145	5	0	-	6	-	9,011	50,279
409	1,201	29	13	-	24	-	11,557	58,140
547	735	13	6	-	65	-	3,005	18,862

2.2 Deposits Distributed by Category of

All

Category of Deposit Holder	Jun-22	Sep-22	Dec-22					Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	
Tanning and dressing of leather; dressing and dyeing of fur	4,420	4,141	3,217	13	-	703	201	
Manufacture of luggage, handbags and the like, saddlery and harness	3,000	2,587	1,395	87	-	528	518	
Manufacture of footwear	9,773	9,395	5,078	381	0	4,455	920	
a. Leather wear	8,462	8,102	4,262	334	0	4,084	920	
b. Rubber and Plastic wear	1,311	1,293	816	47	-	371	-	
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	3,246	2,701	2,449	11	0	204	15	
17 - Manufacture of paper and paper products	9,043	9,075	8,205	130	1	2,401	558	
18 - Printing and reproduction of recorded media	14,886	12,828	8,396	123	0	3,779	844	
Printing and other service activities related to printing	13,120	11,114	7,368	112	0	3,288	373	
Reproduction of recorded media	1,766	1,714	1,028	11	-	492	471	
19 - Manufacture of coke and refined petroleum products	175,295	156,571	12,536	5,089	13	103,989	33,971	
20 - Manufacture of chemicals and chemical products	150,755	101,128	45,293	6,474	249	53,281	19,230	
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	67,092	57,893	25,276	1,073	362	24,636	5,767	
22 - Manufacture of rubber and plastics products	16,833	14,636	11,782	233	-	2,660	445	
23 - Manufacture of other non-metallic mineral products	31,608	25,566	10,905	735	47	10,685	2,574	
24 - Manufacture of basic metals	47,181	37,199	25,556	1,080	38	11,221	4,734	
25. Manufacture of fabricated metal products, except machinery and equipment	10,517	7,999	5,335	236	1	1,854	1,609	
26 - Manufacture of computer, electronic and optical products	26,191	35,190	17,382	1,519	55	7,368	3,368	
27 - Manufacture of electrical equipment	58,128	45,097	25,748	725	149	18,071	4,974	
28 - Manufacture of machinery and equipment	21,792	20,677	12,699	576	-	3,637	1,755	
29 - Manufacture of motor vehicles, trailers and semi-trailers	177,500	80,415	22,789	2,783	0	27,237	15,162	
30 - Manufacture of other transport equipment	8,143	10,230	6,898	426	504	2,526	314	
31 - Manufacture of furniture	3,020	2,823	2,498	113	0	317	579	
32. Other manufacturing	94,650	95,358	54,569	3,347	27	43,233	4,553	
Manufacture of jewellery and related articles	2,384	2,972	1,822	105	0	1,116	96	
Manufacture of imitation jewellery and related articles	177	157	157	4	-	27	-	
Manufacture of musical instruments	6,725	5,840	5,208	1,797	-	513	-	
Manufacture of sports goods	15,271	15,927	12,493	57	-	4,302	177	
Manufacture of games and toys	78	114	99	-	-	20	-	
Manufacture of medical and dental instruments and supplies	10,044	9,973	5,922	231	6	1,437	1,202	
Manufacture of Handicrafts	566	387	234	0	10	174	3	
Other manufacturing n.e.c.	59,407	59,987	28,635	1,152	11	35,643	3,074	
33 - Repair and installation of machinery and equipment	1,323	1,239	842	153	-	91	89	
D. Electricity, gas, steam and air conditioning supply	289,433	252,435	57,856	1,023	7,021	141,214	17,822	
Electric power generation, transmission and distribution	261,914	230,938	42,108	868	7,021	123,846	17,762	
a) Hydal	11,323	25,640	6,754	46	0	9,035	5,671	
b) Thermal	15,196	11,059	3,224	128	6,144	4,918	1,921	
c) Coal Based	76,567	73,219	11,681	264	-	61,065	2	
d) Wind	8,879	12,395	2,640	-	850	3,749	6,043	
e) Solar	2,298	6,041	1,975	169	-	3,097	122	
f) Other	147,652	102,583	15,833	260	27	41,982	4,003	
Manufacture of gas; distribution of gaseous fuels through mains	26,018	20,099	14,957	105	1	17,076	60	
Steam and air conditioning supply	1,501	1,398	791	50	-	292	0	
E. Water supply; sewerage, waste management and remediation activities	10,689	11,120	5,475	1,317	-	1,936	2,015	
36 - Water collection, treatment and supply	1,195	1,032	766	72	-	27	30	
37 - Sewerage	1,230	1,146	1,071	0	-	18	-	
38 - Waste collection, treatment and disposal activities; materials recovery	8,019	8,335	3,546	1,230	-	1,864	1,648	
39 - Remediation activities and other waste management	245	606	93	15	-	27	337	
F. Construction	437,486	376,568	153,941	21,901	143	119,863	33,967	
41 - Construction of buildings	248,445	218,212	86,543	9,875	51	62,262	18,098	
42 - Civil engineering	145,320	121,588	44,431	7,449	92	41,457	11,639	
43 - Specialized construction activities	43,721	36,768	22,966	4,577	0	16,144	4,229	

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-22								
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	70	5	-	-	3	-	280	4,212
491	0	0	-	-	-	-	1,010	3,020
56	665	8	6	-	63	-	1,716	11,630
56	656	8	6	-	63	-	1,707	10,387
-	9	-	-	-	-	-	9	1,244
-	27	-	-	-	-	-	42	2,706
120	93	14	1	-	42	-	827	11,565
108	507	5	-	-	2	-	1,466	13,764
108	414	5	-	-	2	-	902	11,669
-	93	-	-	-	-	-	564	2,094
163	1,277	28	73	-	310	-	35,822	157,449
2,864	2,099	15	86	2	161	-	24,456	129,753
540	333	8	4	-	10	-	6,661	58,009
52	345	-	18	-	53	-	913	15,588
69	2,333	-	4	1	7	-	4,987	27,359
298	816	13	13	-	16	-	5,890	43,785
7	814	8	1	-	6	-	2,444	9,870
131	4,031	7	2	-	1	-	7,540	33,864
1,358	389	10	14	-	106	-	6,851	51,545
491	2,106	7	1	-	2	-	4,362	21,274
205	347	10	28	-	108	-	15,860	68,669
25	65	-	-	-	-	-	404	10,759
15	29	-	-	-	-	-	623	3,551
830	2,502	22	13	-	42	-	7,961	109,138
160	112	-	0	-	-	-	369	3,411
-	29	-	-	-	3	-	33	221
20	104	-	-	-	-	-	124	7,641
27	125	13	-	-	-	-	341	17,194
-	3	-	-	-	-	-	3	122
100	15	3	-	-	0	-	1,319	8,916
-	27	1	0	-	1	-	32	450
523	2,089	6	13	-	37	-	5,742	71,183
-	37	-	3	-	-	-	129	1,214
1,367	1,854	1,613	1,673	1	14,872	-	39,202	246,317
1,151	1,734	1,605	1,667	1	14,838	-	38,757	212,598
240	61	1	2	-	2	-	5,977	21,811
43	1	-	-	-	-	-	1,965	16,379
-	253	-	-	-	-	-	255	73,264
-	2	-	-	-	-	-	6,045	13,284
-	12	0	-	1	-	-	135	5,376
868	1,406	1,604	1,665	-	14,836	-	24,381	82,483
216	85	9	6	-	34	-	410	32,549
0	34	-	1	-	-	-	35	1,169
138	803	28	101	-	-	-	3,085	11,813
-	27	12	101	-	-	-	170	1,035
-	9	-	-	-	-	-	9	1,098
138	754	16	-	-	-	-	2,555	9,194
-	13	-	-	-	-	-	351	485
1,600	14,543	612	439	7	116	-	51,285	347,132
594	11,434	7	268	7	21	-	30,430	189,162
498	2,265	595	96	-	11	-	15,104	108,532
508	844	10	76	-	84	-	5,751	49,438

2.2 Deposits Distributed by Category of

All

Category of Deposit Holder	Jun-22	Sep-22	Dec-22				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed
							Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	761,380	799,243	513,650	19,250	46	212,993	41,625
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	41,340	45,076	28,695	971	2	13,318	4,478
46 - Wholesale trade, except of motor vehicles and motorcycles	253,992	262,284	167,956	12,343	20	67,555	17,704
47 - Retail trade, except of motor vehicles and motorcycles	466,049	491,882	316,999	5,936	25	132,120	19,443
H. Transportation and storage	259,837	329,381	120,571	2,530	437	185,039	53,027
49 - Land transport and transport via pipelines	39,602	41,299	27,786	675	26	37,284	1,773
50 - Water transport	57,307	71,580	14,876	133	-	42,639	24,061
51 - Air transport	80,938	101,636	54,208	19	-	60,648	1,646
52 - Warehousing and support activities for transportation	78,008	87,319	20,945	1,627	410	41,733	24,521
53 - Courier activities other than national post activities	3,981	27,546	2,755	76	1	2,734	1,026
I. Accommodation and food service activities	24,978	28,313	13,684	715	4	10,061	3,645
55 - Accommodation	10,300	10,541	3,861	565	4	4,036	1,519
56 - Food and beverage service activities	14,678	17,771	9,823	150	0	6,025	2,126
J. Information and communication	175,424	202,826	75,046	1,828	559	76,953	16,803
58 - Publishing activities	17,328	23,214	9,814	357	119	8,955	515
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,031	1,093	745	26	-	218	144
60 - Programming and broadcasting activities	2,190	1,961	1,107	4	-	318	15
61 - Telecommunications	74,590	82,570	19,193	400	420	41,894	5,453
62 - Computer programming, consultancy and related activities	52,530	72,076	33,767	494	0	22,943	1,687
63 - Information service activities	27,756	21,911	10,420	548	19	2,625	8,989
K. Real estate activities	220,925	218,884	108,951	9,945	35	51,320	46,423
L. Professional, scientific and technical activities	124,656	128,855	54,774	9,113	3	39,109	8,742
69 - Legal and accounting activities	14,578	16,462	7,122	394	0	6,357	637
70 - Activities of head offices; management consultancy	9,663	8,732	4,369	81	-	2,340	1,693
71 - Architectural and engineering activities; technical testing and analysis	23,558	23,523	10,008	240	-	5,013	1,377
72 - Scientific research and development	7,625	7,357	2,273	33	3	775	1,004
73 - Advertising and market research	13,270	14,724	6,222	158	0	5,068	1,073
74 - Other professional, scientific and technical activities	54,750	57,009	23,934	8,202	0	19,281	2,958
75 - Veterinary activities	1,212	1,048	846	5	-	274	-
M. Administrative and support service activities	96,952	95,572	61,166	2,311	22	25,196	5,503
77 - Rental and leasing activities	3,401	3,763	2,005	238	13	1,043	79
78 - Employment activities	1,221	1,095	950	0	-	513	15
79 - Travel agency, tour operator, reservation service and related activities	16,299	16,231	12,936	269	1	4,952	1,792
80 - Security and investigation activities	4,420	4,413	2,495	306	8	1,416	81
81 - Services to buildings and landscape activities	3,187	2,877	2,004	258	0	744	144
82 - Office administrative, office support and other business support activities	68,424	67,194	40,775	1,240	0	16,528	3,391
N. Education	105,798	104,560	31,502	3,857	7	42,871	8,818
O. Human health and social work activities	76,308	89,860	23,331	1,417	1	26,811	6,435
86 - Human health activities	50,055	61,020	19,624	1,087	1	19,494	3,937
87 - Residential care activities	1,756	2,579	332	1	-	225	143
88 - Social work activities with and without accommodation	24,497	26,261	3,376	329	-	7,092	2,356
P. Arts, entertainment and recreation	3,156	3,345	1,396	20	0	464	28
Q. Other service activities	445,747	461,208	222,175	7,538	2,837	132,367	30,480
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	562,513	572,689	93,848	8,100	55	195,285	107,326
A. Private Trusts and Non-profit Organizations	398,862	401,500	55,212	7,305	54	142,143	81,589
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	163,651	171,189	38,636	795	0	53,142	25,737
VI. PERSONAL	10,091,013	10,369,894	4,701,921	60,160	18,346	4,619,494	370,862
A. Salaried persons	2,915,587	3,017,396	1,451,447	6,852	404	1,394,422	55,652
B. Self employed	4,152,506	4,193,924	2,076,195	40,488	4,657	1,798,789	108,518
C. Other Personal	3,022,920	3,158,574	1,174,280	12,819	13,285	1,426,282	206,692
VII. OTHER	66,038	55,491	12,099	15,671	4,397	19,205	1,497
Total	21,973,382	22,086,843	7,788,267	334,226	642,834	9,016,849	1,443,856

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-22								
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
4,831	20,469	430	381	43	1,003	26	68,808	814,749
89	680	5	71	-	66	-	5,389	48,376
2,826	6,085	171	34	39	231	4	27,095	274,969
1,917	13,704	255	276	4	706	22	36,325	491,404
19,624	2,855	34	12	0	25	-	75,577	384,153
82	1,294	5	7	-	17	-	3,179	68,950
-	421	-	-	-	1	-	24,482	82,131
10,240	114	1	1	0	3	-	12,005	126,880
9,134	1,012	28	3	-	4	-	34,702	99,417
167	14	-	1	-	-	-	1,208	6,775
1	860	1	3	-	10	-	4,520	28,983
1	518	0	3	-	2	-	2,044	10,509
-	342	1	0	-	8	-	2,476	18,474
518	13,265	28	31	-	81	-	30,726	185,112
58	1,606	5	5	-	1	-	2,189	21,435
60	31	-	-	-	-	-	235	1,224
-	11	-	-	-	0	-	26	1,455
120	5,775	1	7	-	4	-	11,361	73,268
102	5,537	14	18	-	76	-	7,433	64,637
178	305	7	1	-	1	-	9,482	23,094
2,595	12,573	69	25	2	61	-	61,748	231,999
1,597	4,362	1,378	1,506	1,321	2,293	-	21,199	124,199
273	418	8	70	-	8	-	1,415	15,288
12	43	1	0	-	5	-	1,754	8,545
34	2,271	1,323	1,322	1,321	1	-	7,647	22,908
520	123	0	-	-	-	-	1,647	4,732
-	46	-	-	-	5	-	1,123	12,571
728	1,458	41	113	-	2,275	-	7,574	58,991
30	4	5	-	-	-	-	39	1,164
1,938	3,440	77	87	1	86	0	11,134	99,829
18	96	4	1	-	2	-	200	3,499
-	219	-	-	-	-	-	234	1,698
12	370	17	48	1	50	0	2,290	20,449
-	259	2	7	-	-	-	349	4,574
-	38	2	-	-	-	-	184	3,190
1,908	2,459	53	32	-	34	-	7,877	66,420
2,172	14,700	160	1,058	-	796	-	27,705	105,942
2,683	7,111	16	179	-	1,909	-	18,332	69,891
708	5,959	6	133	-	479	-	11,222	51,427
3	19	-	2	-	-	-	166	724
1,972	1,133	10	44	-	1,430	-	6,944	17,740
1,300	305	0	5	-	-	-	1,638	3,518
3,745	22,074	215	146	10	758	-	57,429	422,346
56,750	116,055	318	8,461	154	5,828	-	294,891	592,179
43,191	74,615	285	6,674	52	4,833	-	211,239	415,953
13,559	41,440	32	1,787	103	994	-	83,652	176,226
66,602	500,594	16,951	32,920	2,816	120,562	952	1,112,259	10,512,179
9,550	106,407	4,148	6,963	239	21,836	112	204,907	3,058,032
22,435	200,344	5,423	13,290	741	34,433	455	385,639	4,305,769
34,617	193,843	7,380	12,666	1,836	64,293	386	521,712	3,148,378
150	2,070	36	12	3	118	-	3,884	55,260
427,296	1,941,655	87,340	99,050	4,433	254,837	1,022	4,259,489	22,041,665

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Jun-22	Sep-22	Dec-22				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Less Than 6 Months
1. FOREIGN CONSTITUENTS	18,819	20,975	8,081	54	0	10,733	516
1) Official	2,057	2,423	-	-	-	2,255	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-
b) Other	2,057	2,423	-	-	-	2,255	-
2) Business	2,464	2,460	2,774	-	-	0	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-
b) Other	2,464	2,460	2,774	-	-	0	-
3) Personal	14,298	16,091	5,307	54	0	8,478	516
2. DOMESTIC CONSTITUENTS	4,133,251	4,053,641	869,963	31,117	632,137	1,607,573	317,952
I. GOVERNMENT	1,804,541	1,749,471	235,004	281	529,227	632,431	40,723
A. Federal Government	923,907	852,181	139,449	14	476,555	153,118	28,271
B. Provincial Governments	734,499	756,300	80,714	254	52,650	354,172	12,102
C. Local Bodies	146,135	140,990	14,841	13	22	125,141	350
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	380,371	349,116	95,672	1,137	61,871	60,832	53,826
Agriculture, hunting and forestry	1,477	1,697	7	0	-	743	112
Services	27,584	28,001	99	2	770	3,590	2,225
Utilities	113,930	116,341	45,373	1,133	26,571	13,858	30,883
Transport, storage and communications	103,857	91,916	731	0	7,860	2,305	2,524
Manufacturing	24,729	21,126	39,093	-	3,317	4,260	13,432
Mining and Quarrying	30,978	27,860	9,222	-	996	3,445	448
Construction	30,561	33,343	70	-	18,267	6,198	3,045
Commerce and Trade	10,961	2,349	410	-	169	1,066	-
Others	36,293	27,710	667	1	3,921	25,368	1,157
III. NON-BANK FINANCIAL INSTITUTIONS	23,631	69,130	3,701	-	6,309	41,199	16,053
Mutual Funds and AMCs	6,142	36,105	7	-	1,940	21,666	11,000
Insurance & Pension Funds	3,821	18,657	665	-	322	14,203	3,561
MFIs and DFIs	3,834	2,758	50	-	2,789	792	-
Stock Exchange & Brokerage Houses	234	1,906	35	-	-	1,585	-
Modarabas	734	1,106	39	-	-	81	4
Other NBFI	8,867	8,597	2,905	-	1,258	2,871	1,488
IV. PRIVATE SECTOR (BUSINESS)	454,313	446,221	178,448	12,827	11,958	192,439	37,390
A. Agriculture, forestry and fishing	78,279	77,275	25,068	166	472	39,252	307
1. Crop and animal production, hunting and related service activities	78,199	77,217	25,028	164	472	39,229	307
Growing of Wheat, Rice, Sugar Cane & Cotton	57,506	57,248	17,109	127	13	29,965	216
Growing of tropical, subtropical, pome and stone fruits & vegetables	2,260	2,037	1,043	0	0	851	3
Growing of other fruits, vegetables and crops	7,611	7,303	2,561	14	459	4,119	32
Raising of livestock and other related activities	9,268	8,454	3,523	15	0	3,528	37
Other agricultural support activities	1,533	2,159	791	8	0	768	19
Hunting, trapping and related service activities	20	16	0	-	-	0	-
02 - Forestry and logging	2	2	1	0	-	1	-
03 - Fishing and aquaculture	78	56	39	2	0	22	-
B. Mining and quarrying	1,254	2,749	700	29	8	421	1,500
05 - Mining of coal and lignite	464	1,388	159	-	0	183	-
06 - Extraction of crude petroleum and natural gas	388	953	166	0	8	182	1,500
07 - Mining of metal ores	137	137	133	0	-	3	-
08-Other mining and quarrying	231	244	226	29	-	47	-
09 - Mining support service activities	34	26	15	-	-	5	-
C. Manufacturing	67,156	62,202	24,645	759	1,127	23,008	26,502
10 - Manufacture of food products	10,280	9,177	7,636	12	12	2,626	108
11 - Manufacture of beverages	359	448	224	-	0	224	-
12 - Manufacture of tobacco products	16	3	2	-	-	1	-
13 - Manufacture of textiles	8,280	7,365	4,786	3	589	1,986	1,014
Preparation and spinning of textile fibres	2,861	2,902	2,289	3	524	704	528
Weaving of textiles	894	1,037	520	0	2	214	100
Finishing of textiles	1,991	848	299	-	13	228	96
Manufacture of knitted and crocheted fabrics	317	101	96	-	0	2	-
Manufacture of made-up textile articles, except apparel	1,176	1,705	1,063	0	-	557	290
Manufacture of carpets and rugs	14	12	16	-	-	166	-
Manufacture of other textiles n.e.c.	1,027	759	503	-	51	116	-
14 - Manufacture of wearing apparel	654	696	476	-	2	79	-
15 - Manufacture of leather and related products	104	205	164	-	0	105	-

Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Dec-22								
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
759	1,859	29	46	-	160	-	3,368	22,236
-	-	-	-	-	-	-	-	2,255
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	2,255
-	-	-	-	-	-	-	-	2,774
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	2,774
759	1,859	29	46	-	160	-	3,368	17,208
137,560	484,560	62,694	43,549	2,174	79,150	642	1,128,281	4,269,071
49,819	309,879	60,843	35,477	22	46,872	-	543,634	1,940,577
24,288	125,078	59,594	9,033	19	10,594	-	256,876	1,026,011
25,529	182,269	1,193	26,296	3	36,192	-	283,585	771,376
1	2,532	56	147	-	86	-	3,172	143,190
29,099	98,077	-	-	-	4,281	-	185,282	404,794
-	77	-	-	-	-	-	189	939
718	1,334	-	-	-	-	-	4,278	8,739
2,058	31,976	-	-	-	100	-	65,016	151,950
2,158	21,336	-	-	-	4,070	-	30,088	40,984
14,499	2,780	-	-	-	110	-	30,822	77,491
300	28,843	-	-	-	-	-	29,591	43,253
8,700	515	-	-	-	-	-	12,260	36,795
-	700	-	-	-	-	-	700	2,346
666	10,516	-	-	-	-	-	12,339	42,296
9,254	2,207	-	-	-	697	-	28,211	79,420
7,875	-	-	-	-	-	-	18,875	42,489
-	25	-	-	-	-	-	3,586	18,776
-	-	-	-	-	-	-	-	3,630
-	-	-	-	-	-	-	-	1,620
600	-	-	-	-	-	-	604	724
779	2,182	-	-	-	697	-	5,145	12,180
7,499	25,795	341	894	10	4,325	-	76,252	471,924
276	656	17	51	8	3,769	-	5,083	70,042
276	656	17	51	8	3,769	-	5,083	69,977
240	339	12	40	8	3,670	-	4,525	51,739
18	14	2	1	-	-	-	38	1,932
8	85	2	5	-	93	-	225	7,377
6	216	0	5	-	6	-	271	7,336
3	2	1	-	-	0	-	25	1,593
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	63
1,000	7	-	-	-	-	-	2,507	3,665
1,000	-	-	-	-	-	-	1,000	1,343
-	7	-	-	-	-	-	1,507	1,863
-	-	-	-	-	-	-	-	136
-	-	-	-	-	-	-	-	303
-	-	-	-	-	-	-	-	20
1,138	3,610	112	5	0	20	-	31,387	80,927
0	22	0	4	-	2	-	135	10,420
81	-	-	-	-	-	-	81	529
-	-	-	-	-	-	-	-	3
326	403	104	-	-	-	-	1,847	9,212
56	280	-	-	-	-	-	865	4,385
253	-	100	-	-	-	-	453	1,188
17	118	4	-	-	-	-	235	775
-	-	-	-	-	-	-	-	98
-	5	-	-	-	-	-	295	1,914
-	-	-	-	-	-	-	-	182
-	-	-	-	-	-	-	-	669
-	-	-	-	-	-	-	-	557
-	-	-	-	-	-	-	-	269

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Jun-22	Sep-22	Dec-22				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	23	121	25	-	-	3	-
Manufacture of luggage, handbags and the like, saddlery and harness	0	1	1	-	-	0	-
Manufacture of footwear	81	83	138	-	0	102	-
a. Leather wear	56	63	97	-	0	100	-
b. Rubber and Plastic wear	25	20	41	-	-	2	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	189	322	39	8	0	18	-
17 - Manufacture of paper and paper products	269	237	394	2	1	27	138
2.3.1 Printing and other service activities related to printing	505	544	518	4	0	48	-
Reproduction of recorded media	297	377	164	4	0	22	-
19 - Manufacture of coke and refined petroleum products	208	167	354	-	-	26	-
20 - Manufacture of chemicals and chemical products	24,471	20,591	363	0	13	4,022	20,288
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,968	7,072	1,720	113	243	4,720	1,708
22 - Manufacture of rubber and plastics products	1,517	1,120	455	118	-	533	750
23 - Manufacture of other non-metallic mineral products	152	151	65	27	-	10	-
24 - Manufacture of basic metals	2,837	2,208	748	111	47	1,341	1,312
25 - Manufacture of fabricated metal products, except machinery and equipment	1,739	1,251	874	1	1	225	326
26 - Manufacture of computer, electronic and optical products	262	170	205	3	0	10	-
27 - Manufacture of electrical equipment	412	936	239	21	55	44	-
28 - Manufacture of machinery and equipment	703	750	514	6	146	137	300
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,361	1,627	277	70	-	144	-
30 - Manufacture of other transport equipment	921	578	191	0	-	293	150
31 - Manufacture of furniture	83	66	210	27	-	3	-
32 - Other manufacturing	292	216	130	26	-	55	9
Manufacture of jewellery and related articles	5,749	6,403	4,363	206	17	6,334	398
Manufacture of imitation jewellery and related articles	123	118	66	0	0	54	-
Manufacture of musical instruments	59	18	33	-	-	2	-
Manufacture of sports goods	14	24	1	-	-	11	-
Manufacture of games and toys	293	226	269	22	-	44	-
Manufacture of medical and dental instruments and supplies	1	1	1	-	-	1	-
Manufacture of Handicrafts	256	233	145	28	6	37	-
Other manufacturing n.e.c.	40	25	16	-	10	4	-
33 - Repair and installation of machinery and equipment	4,963	5,758	3,831	156	0	6,182	398
D. Electricity, gas, steam and air conditioning supply	33	65	51	1	-	21	-
Electric power generation, transmission and distribution	8,005	11,420	4,791	65	7,021	2,590	134
a) Hydal	5,246	8,320	1,963	36	7,021	2,195	134
b) Thermal	1,589	6,123	292	35	-	790	-
c) Coal Based	1,825	469	289	-	6,144	1,007	-
d) Wind	128	525	186	-	-	321	-
e) Solar	1,235	708	366	-	850	-	100
f) Other	96	112	118	0	-	37	33
Manufacture of gas; distribution of gaseous fuels through mains	372	383	712	1	27	40	0
Steam and air conditioning supply	1,724	2,130	2,214	20	1	157	-
E. Water supply; sewerage, waste management and remediation activities	1,035	971	614	9	-	238	0
36 - Water collection, treatment and supply	302	39	26	3	-	6	-
37 - Sewerage	34	15	14	-	-	3	-
38 - Waste collection, treatment and disposal activities; materials recovery	1	2	1	0	-	0	-
39 - Remediation activities and other waste management services	264	18	11	2	-	2	-
F. Construction	3	5	0	-	-	0	-
41 - Construction of buildings	60,064	46,460	20,772	5,969	139	17,385	3,844
42 - Civil engineering	21,588	18,557	5,607	1,039	48	9,260	2,211
43 - Specialized construction activities	31,508	22,428	11,684	3,621	91	6,044	1,270
	6,968	5,476	3,480	1,310	0	2,081	362

Deposit Holders and Type of Accounts

Banks								(Million Rupees)	
Dec-22									
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	
-	-	-	-	-	-	-	-	27	
-	-	-	-	-	-	-	-	2	
-	-	-	-	-	-	-	-	240	
-	-	-	-	-	-	-	-	197	
-	-	-	-	-	-	-	-	43	
-	-	-	-	-	-	-	-	66	
-	6	-	-	-	-	-	145	568	
5	31	-	-	-	-	-	36	606	
5	1	-	-	-	-	-	6	196	
-	30	-	-	-	-	-	30	410	
39	-	-	-	-	-	-	20,327	24,726	
4	3	-	-	-	0	-	1,714	8,511	
-	60	-	-	-	-	-	810	1,916	
-	-	-	-	-	-	-	-	103	
69	225	-	-	0	-	-	1,606	3,854	
-	-	-	1	-	-	-	327	1,428	
-	-	-	-	-	-	-	-	218	
-	8	-	-	-	-	-	8	368	
1	3	6	-	-	-	-	310	1,112	
13	1,373	-	-	-	-	-	1,387	1,878	
-	8	-	-	-	-	-	158	643	
-	-	-	-	-	-	-	-	240	
-	-	-	-	-	-	-	9	221	
601	1,467	2	-	-	18	-	2,487	13,406	
160	7	-	-	-	-	-	167	287	
-	-	-	-	-	-	-	-	35	
-	-	-	-	-	-	-	-	12	
10	-	-	-	-	-	-	10	345	
-	-	-	-	-	-	-	-	1	
-	0	-	-	-	-	-	0	216	
-	-	-	-	-	-	-	-	31	
431	1,460	2	-	-	18	-	2,310	12,479	
-	-	-	-	-	-	-	-	72	
0	8	0	5	-	-	-	147	14,615	
-	4	0	-	-	-	-	138	11,352	
-	-	-	-	-	-	-	-	1,117	
-	-	-	-	-	-	-	-	7,440	
-	-	-	-	-	-	-	-	507	
-	-	-	-	-	-	-	100	1,316	
-	-	-	-	-	-	-	33	188	
-	4	0	-	-	-	-	4	784	
-	-	-	5	-	-	-	5	2,396	
0	4	-	1	-	-	-	5	866	
-	-	-	-	-	-	-	-	35	
-	-	-	-	-	-	-	-	18	
-	-	-	-	-	-	-	-	2	
-	-	-	-	-	-	-	-	16	
-	-	-	-	-	-	-	-	1	
91	2,182	29	2	-	5	-	6,152	50,417	
23	1,089	1	-	-	5	-	3,328	19,282	
61	720	28	2	-	1	-	2,081	23,522	
7	373	-	-	-	-	-	743	7,613	

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Jun-22	Sep-22	Dec-22				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	72,168	74,452	43,687	2,272	26	34,661	1,432
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1,859	2,510	1,124	77	2	1,045	10
46 - Wholesale trade, except of motor vehicles and motorcycles	10,973	10,919	6,689	232	1	4,127	195
47 - Retail trade, except of motor vehicles and motorcycles	59,336	61,022	35,874	1,963	23	29,489	1,227
H. Transportation and storage	4,634	3,375	871	19	435	1,210	300
49 - Land transport and transport via pipelines	1,240	832	251	3	26	602	-
50 - Water transport	10	37	12	-	-	0	-
51 - Air transport	1,926	681	79	-	-	114	-
52 - Warehousing and support activities for transportation	1,435	1,535	496	12	408	494	300
53 - Courier activities other than national post activities	23	289	34	3	1	1	-
I. Accommodation and food service activities	1,771	1,968	1,045	3	4	927	-
55 - Accommodation	1,351	1,433	467	0	4	717	-
56 - Food and beverage service activities	420	535	577	3	-	211	-
J. Information and communication	7,172	6,449	2,321	78	326	1,280	104
58 - Publishing activities	699	670	483	37	119	197	86
59 - Motion picture, video and television programme production, sound recording and music publishing activities	26	24	11	1	-	4	-
60 - Programming and broadcasting activities	169	176	82	3	-	45	10
61 - Telecommunications	5,873	5,121	481	22	207	839	8
62 - Computer programming, consultancy and related activities	146	183	1,126	8	-	87	-
63 - Information service activities	259	275	139	7	-	110	-
K. Real estate activities	19,412	18,927	7,064	719	31	12,151	211
L. Professional, scientific and technical activities	4,765	4,396	2,042	94	3	2,225	139
69 - Legal and accounting activities	1,163	1,316	345	3	0	1,176	5
70 - Activities of head offices; management consultancy activities	2,478	1,940	788	56	-	792	134
71 - Architectural and engineering activities; technical testing and analysis	255	194	225	4	-	37	-
72 - Scientific research and development	146	175	189	5	3	19	-
73 - Advertising and market research	80	62	50	6	0	9	-
74 - Other professional, scientific and technical activities	585	680	426	18	0	172	-
75 - Veterinary activities	59	28	20	-	-	20	-
M. Administrative and support service activities	4,449	5,308	1,545	156	13	1,201	1,416
77 - Rental and leasing activities	522	378	120	0	13	274	-
78 - Employment activities	69	123	58	0	-	30	-
79 - Travel agency, tour operator, reservation service and related activities	858	1,801	326	12	0	290	1,400
80 - Security and investigation activities	409	446	287	5	-	105	-
81 - Services to buildings and landscape activities	929	830	560	108	0	375	15
82 - Office administrative, office support and other business support activities	1,661	1,729	194	30	0	126	2
N. Education	11,272	11,531	3,916	517	7	2,866	1
O. Human health and social work activities	8,394	7,868	1,735	145	0	1,923	480
86 - Human health activities	6,358	7,472	1,353	145	0	1,745	435
87 - Residential care activities	36	20	14	-	-	2	-
88 - Social work activities with and without accommodation	2,000	376	368	-	-	176	45
P. Arts, entertainment and recreation	342	238	28	-	0	157	-
Q. Other service activities	104,876	111,564	38,191	1,831	2,345	51,174	1,020
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	45,515	42,666	4,065	25	54	14,707	17,306
A. Private Trusts and Non-profit Organizations	28,906	26,570	2,066	0	54	7,703	16,470
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	16,608	16,096	1,998	25	0	7,004	836
VI. PERSONAL	1,367,043	1,352,996	342,732	4,998	18,314	650,940	151,710
A. Salaried persons	518,825	470,695	140,997	265	402	254,317	11,995
B. Self employed	324,750	311,070	85,850	1,949	4,648	134,243	23,829
C. Other Personal	523,468	571,231	115,885	2,785	13,265	262,380	115,886
VII. OTHER	57,837	44,042	10,340	11,849	4,404	15,024	945
Total	4,152,070	4,074,616	878,044	31,171	632,137	1,618,306	318,468

Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Dec-22								
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
520	1,838	26	99	2	230	-	4,147	84,793
-	6	-	-	-	40	-	56	2,304
10	67	0	-	-	5	-	277	11,326
510	1,766	26	99	2	184	-	3,814	71,163
-	256	2	-	-	-	-	558	3,094
-	254	2	-	-	-	-	256	1,137
-	-	-	-	-	-	-	-	12
-	0	-	-	-	-	-	0	193
-	2	-	-	-	-	-	302	1,712
-	-	-	-	-	-	-	-	39
-	301	-	-	-	1	-	302	2,281
-	262	-	-	-	0	-	263	1,451
-	39	-	-	-	1	-	40	831
1	56	1	1	-	1	-	163	4,169
-	14	-	-	-	-	-	100	936
-	-	-	-	-	-	-	-	16
-	0	-	-	-	0	-	10	140
1	28	-	-	-	-	-	37	1,585
-	-	-	1	-	-	-	1	1,221
-	14	1	-	-	1	-	15	271
1,242	2,430	0	12	-	6	-	3,902	23,868
14	114	2	3	-	4	-	276	4,640
2	24	-	3	-	-	-	34	1,559
12	11	1	0	-	0	-	159	1,795
-	-	-	-	-	-	-	-	266
-	76	-	-	-	-	-	76	292
-	-	-	-	-	-	-	-	65
-	3	1	-	-	3	-	7	623
-	-	-	-	-	-	-	-	40
1,106	144	1	2	-	4	-	2,672	5,587
-	9	-	-	-	2	-	11	418
-	15	-	-	-	-	-	15	103
1	16	1	2	-	2	-	1,420	2,049
-	102	-	0	-	-	-	102	500
-	-	-	-	-	-	-	15	1,058
1,105	2	-	-	-	-	-	1,109	1,460
105	3,775	104	635	-	168	-	4,788	12,093
189	154	-	8	-	36	-	865	4,669
189	77	-	8	-	36	-	743	3,987
-	-	-	-	-	-	-	-	16
-	77	-	-	-	-	-	122	666
-	-	-	5	-	-	-	5	191
1,818	10,264	48	67	0	81	-	13,297	106,838
21,551	15,150	18	1,044	-	374	-	55,443	74,294
21,412	11,020	9	122	-	37	-	49,068	58,892
139	4,131	10	922	-	337	-	6,374	15,401
20,286	31,867	1,490	6,126	2,140	22,484	642	236,745	1,253,730
1,048	3,994	121	1,936	125	1,638	67	20,925	416,905
1,884	11,299	361	3,458	571	4,728	288	46,418	273,108
17,354	16,573	1,008	732	1,444	16,117	288	169,402	563,718
52	1,586	2	9	3	118	-	2,715	44,332
138,319	486,419	62,723	43,595	2,174	79,309	642	1,131,650	4,291,308

2.2.2 Deposits Distributed by Category of

Domestic Private

Category of Deposit Holder	Jun-22	Sep-22	Dec-22				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Less Than 6 Months
1. FOREIGN CONSTITUENTS	573,995	598,440	314,259	1,740	7,759	202,687	17,015
1) Official	89,133	97,806	39,141	51	-	43,803	2,786
a) Trust Funds and Non Profit Organizations	-	-	4,898	-	-	1,277	-
b) Other	89,133	97,806	34,243	51	-	42,526	2,786
2) Business	127,534	126,488	99,232	213	6,707	16,001	764
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-
b) Other	127,534	126,488	99,232	213	6,707	16,001	764
3) Personal	357,328	374,145	175,886	1,476	1,052	142,884	13,465
2. DOMESTIC CONSTITUENTS	16,908,207	17,019,132	6,500,715	301,315	2,937	6,910,822	1,057,889
I. GOVERNMENT	1,481,633	1,501,581	96,898	58,471	152	696,075	180,401
A. Federal Government	1,096,164	1,118,402	62,606	51,084	151	577,143	161,533
B. Provincial Governments	380,023	376,998	32,341	7,386	1	116,604	18,868
C. Local Bodies	5,446	6,181	1,951	1	-	2,327	1
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	1,023,414	1,177,106	23,128	23,523	26	255,277	112,929
Agriculture, hunting and forestry	118	123	0	-	-	52	-
Services	126,012	133,029	505	23	0	14,453	582
Utilities	347,571	397,571	10,611	3,969	-	118,311	63,870
Transport, storage and communications	160,915	216,226	5,154	3,221	8	23,628	-
Manufacturing	161,499	160,430	4,094	15,864	9	42,724	25,605
Mining and Quarrying	128,615	170,346	365	153	10	19,540	19,320
Construction	6,137	8,319	562	287	-	1,457	853
Commerce and Trade	46,680	41,419	1,680	6	-	14,398	2,600
Others	45,867	49,642	156	1	-	20,715	100
III. NON-BANK FINANCIAL INSTITUTIONS	1,029,708	834,222	39,999	24,339	481	532,038	53,733
Mutual Funds and AMCs	629,277	466,874	3,810	15,059	-	302,072	17,320
Insurance & Pension Funds	140,878	108,601	14,800	5,229	75	69,028	15,448
MFIs and DFIs	51,435	24,972	2,665	20	-	12,772	693
Stock Exchange & Brokerage Houses	43,034	38,333	4,555	3,906	1	58,832	65
Modarabas	2,929	3,074	169	13	-	1,936	977
Other NBFIs	162,155	192,367	14,000	112	406	87,398	19,230
IV. PRIVATE SECTOR (BUSINESS)	4,125,831	3,949,397	1,890,418	127,924	2,253	1,275,269	401,192
A. Agriculture, forestry and fishing	116,547	119,895	49,312	2,011	-	46,518	2,581
1. Crop and animal production, hunting and related service activities	112,890	115,194	46,322	1,846	-	45,486	2,406
Growing of Wheat, Rice, Sugar Cane & Cotton	60,251	61,824	18,618	933	-	25,810	717
Growing of tropical, subtropical, pome and stone fruits & vegetables	6,081	6,183	2,420	13	-	2,225	375
Growing of other fruits, vegetables and crops	23,698	22,440	8,131	504	-	10,934	503
Raising of livestock and other related activities	15,272	16,743	12,801	70	-	4,179	164
Other agricultural support activities	7,499	7,930	4,315	326	-	2,312	646
Hunting, trapping and related service activities	88	74	38	-	-	25	-
02 - Forestry and logging	678	1,798	932	2	-	75	-
03 - Fishing and aquaculture	2,979	2,902	2,057	163	-	957	175
B. Mining and quarrying	176,224	178,229	33,918	14,847	563	56,853	52,458
05 - Mining of coal and lignite	13,687	13,340	10,195	33	-	5,541	152
06 - Extraction of crude petroleum and natural gas	140,348	148,907	17,175	14,291	563	46,103	49,145
07 - Mining of metal ores	2,601	2,120	1,698	6	-	207	212
08-Other mining and quarrying	19,288	13,316	4,636	511	-	4,843	2,950
09 - Mining support service activities	300	546	214	5	-	159	-
C. Manufacturing	1,318,946	1,122,190	550,595	40,173	926	421,376	117,440
10 - Manufacture of food products	184,409	181,807	107,144	6,196	1	59,234	14,725
11 - Manufacture of beverages	22,337	29,399	3,479	108	-	15,968	1,857
12 - Manufacture of tobacco products	13,228	13,120	13,777	167	-	147	-
13 - Manufacture of textiles	207,106	193,731	105,893	8,072	2	54,846	23,826
Preparation and spinning of textile fibres	63,366	57,213	24,718	3,603	0	16,742	5,418
Weaving of textiles	26,542	27,120	13,621	580	0	4,497	3,273
Finishing of textiles	25,944	19,120	12,539	1,191	-	16,264	4,374
Manufacture of knitted and crocheted fabrics	11,644	12,025	7,005	571	-	1,544	2,975
Manufacture of made-up textile articles, except apparel	28,017	27,066	17,428	1,726	-	5,127	1,947
Manufacture of carpets and rugs	1,017	968	886	1	-	186	55
Manufacture of other textiles n.e.c.	50,577	50,219	29,696	401	1	10,485	5,785
14 - Manufacture of wearing apparel	51,081	52,043	33,343	1,067	-	10,899	9,882
15 - Manufacture of leather and related products	17,089	15,919	9,526	481	0	5,581	1,638

Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Dec-22								
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
14,264	32,328	851	1,492	40	4,682	15	70,687	597,132
565	6,922	231	488	-	1,832	-	12,824	95,818
-	2	6	-	-	-	-	8	6,182
565	6,920	225	488	-	1,832	-	12,816	89,636
7,883	3,675	41	23	-	215	-	12,601	134,753
-	-	-	-	-	-	-	-	-
7,883	3,675	41	23	-	215	-	12,601	134,753
5,817	21,732	579	981	40	2,634	15	45,262	366,561
274,687	1,422,873	23,766	53,963	2,219	170,846	365	3,006,609	16,722,398
25,801	522,520	2,703	14,081	-	22,648	25	768,179	1,619,775
21,663	409,301	1,462	5,829	-	9,263	25	609,075	1,300,059
3,662	112,030	1,241	8,252	-	13,361	-	157,414	313,747
476	1,189	-	0	-	24	-	1,690	5,969
97,214	177,840	-	-	-	20,987	-	408,970	710,926
-	76	-	-	-	-	-	76	128
1,114	4,316	-	-	-	77	-	6,089	21,071
230	116,280	-	-	-	873	-	181,253	314,144
2,015	30,780	-	-	-	-	-	32,795	64,805
45,815	8,690	-	-	-	37	-	80,147	142,838
48,039	11,232	-	-	-	20,000	-	98,591	118,658
-	366	-	-	-	-	-	1,219	3,525
2	3,217	-	-	-	-	-	5,818	21,902
-	2,883	-	-	-	-	-	2,983	23,854
13,588	14,695	-	9	-	14	-	82,040	678,897
5,365	1,007	-	-	-	-	-	23,692	344,633
7,174	3,686	-	-	-	14	-	26,323	115,454
452	3,714	-	-	-	-	-	4,859	20,316
47	6	-	6	-	-	-	124	67,418
115	0	-	4	-	-	-	1,096	3,213
435	6,282	-	-	-	-	-	25,947	127,863
56,472	137,701	5,269	5,659	1,390	23,665	30	631,378	3,927,241
295	5,190	339	92	-	281	4	8,780	106,621
295	4,681	339	92	-	281	4	8,096	101,751
78	2,433	147	65	-	158	2	3,600	48,960
53	432	102	5	-	18	-	985	5,642
96	687	10	8	-	65	2	1,371	20,940
46	530	11	3	-	9	-	763	17,814
23	598	69	11	-	31	-	1,378	8,331
-	-	-	-	-	-	-	-	63
-	7	-	-	-	-	-	7	1,017
-	502	-	-	-	-	-	677	3,854
3,904	3,604	110	159	5	643	-	60,882	167,063
4	82	-	1	-	1	-	239	16,009
3,356	1,240	109	155	5	607	-	54,618	132,750
487	11	-	-	-	-	-	710	2,621
57	2,270	2	3	-	34	-	5,316	15,306
-	0	-	-	-	-	-	0	378
13,249	31,245	369	601	3	1,266	-	164,172	1,177,242
3,040	7,638	99	136	-	51	-	25,690	198,264
40	65	5	-	-	-	-	1,967	21,523
-	4	-	0	-	-	-	4	14,095
2,669	6,643	85	185	-	279	-	33,688	202,500
812	1,678	22	9	-	44	-	7,982	53,045
495	906	15	3	-	6	-	4,697	23,395
7	195	-	90	-	1	-	4,669	34,663
87	1,140	3	-	-	-	-	4,206	13,326
198	576	40	83	-	221	-	3,065	27,346
-	3	-	-	-	-	-	58	1,131
1,070	2,145	5	0	-	6	-	9,011	49,594
409	1,201	29	13	-	24	-	11,557	56,866
547	735	13	6	-	65	-	3,005	18,593

2.2.2 Deposits Distributed by Category of

Domestic Private

Category of Deposit Holder	Jun-22	Sep-22	Dec-22				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	4,397	4,021	3,192	13	-	700	201
Manufacture of luggage, handbags and the like, saddlery and harness	3,000	2,586	1,394	87	-	528	518
Manufacture of footwear	9,692	9,312	4,940	381	0	4,353	920
a. Leather wear	8,406	8,039	4,165	334	0	3,984	920
b. Rubber and Plastic wear	1,286	1,273	775	47	-	369	-
except furniture; manufacture of articles of straw and plaiting materials	3,057	2,380	2,410	3	-	186	15
17 - Manufacture of paper and paper products	8,430	8,271	7,812	129	-	2,022	419
18 - Printing and reproduction of recorded media	13,775	11,639	7,714	118	-	3,731	374
Printing and other service activities related to printing	12,791	10,689	7,193	108	-	3,266	373
Reproduction of recorded media	985	950	521	11	-	465	1
19 - Manufacture of coke and refined petroleum products	150,488	135,428	11,833	5,089	-	99,966	13,683
20 - Manufacture of chemicals and chemical products	121,744	79,492	41,987	6,361	6	35,668	11,643
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	53,842	46,137	22,230	956	362	20,244	3,017
22 - Manufacture of rubber and plastics products	16,640	14,409	11,715	206	-	2,650	445
23 - Manufacture of other non-metallic mineral products	28,762	23,328	10,144	624	-	9,340	1,262
24 - Manufacture of basic metals	45,365	35,918	24,669	1,079	37	10,993	4,407
25. Manufacture of fabricated metal products, except machinery and equipment	10,255	7,829	5,130	233	1	1,844	1,609
26 - Manufacture of computer, electronic and optical products	23,654	31,720	14,628	1,498	-	7,260	3,368
27 - Manufacture of electrical equipment	54,560	41,644	23,384	720	3	15,402	4,424
28 - Manufacture of machinery and equipment	19,396	17,749	12,220	506	-	3,155	1,105
29 - Manufacture of motor vehicles, trailers and semi-trailers	175,584	79,234	22,584	2,783	0	26,882	15,012
30 - Manufacture of other transport equipment	8,030	10,142	5,760	399	504	2,523	314
31 - Manufacture of furniture	2,728	2,607	2,367	86	0	262	570
32. Other manufacturing	86,096	87,071	50,053	3,141	11	32,502	3,754
Manufacture of jewellery and related articles	2,260	2,854	1,755	105	-	1,062	96
Manufacture of imitation jewellery and related articles	117	139	124	4	-	25	-
Manufacture of musical instruments	6,711	5,816	5,207	1,797	-	502	-
Manufacture of sports goods	14,978	15,701	12,224	35	-	4,258	177
Manufacture of games and toys	77	113	98	-	-	20	-
Manufacture of medical and dental instruments and supplies	9,034	9,156	5,743	204	-	1,400	802
Manufacture of Handicrafts	525	362	217	0	-	170	3
Other manufacturing n.e.c.	52,393	52,930	24,685	996	11	25,065	2,676
33 - Repair and installation of machinery and equipment	1,289	1,174	791	152	-	70	89
D. Electricity, gas, steam and air conditioning supply	195,408	144,004	34,688	958	0	64,241	13,371
Electric power generation, transmission and distribution	171,517	126,584	21,771	832	0	48,492	13,311
a) Hydal	5,492	13,265	3,719	11	0	4,417	3,671
b) Thermal	13,370	10,588	2,935	128	-	3,909	1,921
c) Coal Based	5,964	7,114	480	264	-	2,177	2
d) Wind	3,948	4,809	208	-	-	1,528	3,826
e) Solar	1,360	1,460	1,788	169	-	427	89
f) Other	141,384	89,348	12,642	259	0	36,034	3,802
Manufacture of gas; distribution of gaseous fuels through mains	23,425	16,993	12,740	85	-	15,694	60
Steam and air conditioning supply	467	427	177	42	-	54	-
E. Water supply; sewerage, waste management and remediation activities	10,347	11,075	5,448	1,314	-	1,924	2,015
36 - Water collection, treatment and supply	1,161	1,018	751	72	-	24	30
37 - Sewerage	1,209	1,144	1,070	-	-	16	-
38 - Waste collection, treatment and disposal activities; materials recovery	7,735	8,312	3,534	1,227	-	1,857	1,648
39 - Remediation activities and other waste management services	242	601	93	15	-	27	337
F. Construction	356,275	306,825	130,791	15,932	4	96,474	24,223
41 - Construction of buildings	226,056	198,627	80,627	8,836	3	52,604	15,887
42 - Civil engineering	93,466	76,907	30,678	3,828	1	29,807	4,469
43 - Specialized construction activities	36,752	31,292	19,486	3,268	-	14,063	3,866

Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Dec-22								
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	70	5	-	-	3	-	280	4,185
491	0	0	-	-	-	-	1,010	3,018
56	665	8	6	-	63	-	1,716	11,390
56	656	8	6	-	63	-	1,707	10,190
-	9	-	-	-	-	-	9	1,200
-	27	-	-	-	-	-	42	2,640
120	86	14	1	-	42	-	683	10,645
103	476	5	-	-	2	-	960	12,524
103	413	5	-	-	2	-	896	11,462
-	63	-	-	-	-	-	64	1,062
124	1,277	28	73	-	310	-	15,495	132,383
2,860	2,092	15	86	2	160	-	16,857	100,879
540	273	8	4	-	10	-	3,851	47,643
52	345	-	18	-	53	-	913	15,483
-	2,107	-	4	1	7	-	3,381	23,489
298	816	13	13	-	16	-	5,563	42,341
7	814	8	1	-	6	-	2,444	9,652
131	4,023	7	2	-	1	-	7,532	30,919
1,358	386	4	14	-	106	-	6,292	45,800
478	733	7	1	-	2	-	2,326	18,207
205	338	10	28	-	108	-	15,701	67,950
25	65	-	-	-	-	-	404	9,591
15	29	-	-	-	-	-	614	3,330
229	1,035	20	13	-	24	-	5,075	90,782
-	105	-	0	-	-	-	202	3,124
-	29	-	-	-	3	-	33	185
20	104	-	-	-	-	-	124	7,629
17	125	13	-	-	-	-	331	16,849
-	3	-	-	-	-	-	3	121
100	15	3	-	-	0	-	919	8,266
-	27	1	0	-	1	-	32	420
92	629	4	13	-	19	-	3,432	54,188
-	37	-	3	-	-	-	129	1,142
1,367	1,845	1,613	1,668	1	14,872	-	34,738	134,625
1,151	1,730	1,605	1,667	1	14,838	-	34,302	105,398
240	61	1	2	-	2	-	3,977	12,123
43	1	-	-	-	-	-	1,965	8,937
-	253	-	-	-	-	-	255	3,175
-	2	-	-	-	-	-	3,828	5,565
-	12	0	-	1	-	-	101	2,485
868	1,402	1,604	1,665	-	14,836	-	24,176	73,112
216	85	9	1	-	34	-	406	28,925
-	30	-	-	-	-	-	30	303
138	803	28	101	-	-	-	3,085	11,772
-	27	12	101	-	-	-	170	1,017
-	9	-	-	-	-	-	9	1,095
138	754	16	-	-	-	-	2,555	9,174
-	13	-	-	-	-	-	351	485
1,509	12,331	583	437	7	111	-	39,203	282,403
571	10,345	6	268	7	16	-	27,102	169,172
437	1,515	567	94	-	11	-	7,093	71,406
501	471	10	76	-	84	-	5,008	41,825

2.2.2 Deposits Distributed by Category of

Domestic Private

Category of Deposit Holder	Jun-22	Sep-22	Dec-22				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	670,727	700,962	468,860	16,978	20	156,526	38,043
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	39,481	42,566	27,571	894	-	12,273	4,468
46 - Wholesale trade, except of motor vehicles and motorcycles	228,204	231,060	160,413	12,111	19	45,489	15,359
47 - Retail trade, except of motor vehicles and motorcycles	403,042	427,336	280,876	3,972	2	98,764	18,216
H. Transportation and storage	208,189	252,856	89,947	2,511	2	141,952	32,644
49 - Land transport and transport via pipelines	37,152	39,619	26,834	671	-	36,481	1,773
50 - Water transport	55,435	61,582	14,843	133	-	30,798	20,561
51 - Air transport	46,260	51,941	25,553	19	-	30,702	1,646
52 - Warehousing and support activities for transportation	65,448	72,483	20,007	1,615	2	41,239	7,638
53 - Courier activities other than national post activities	3,894	27,231	2,710	73	-	2,732	1,026
I. Accommodation and food service activities	19,949	22,983	12,329	711	0	5,789	3,245
55 - Accommodation	8,557	9,108	3,394	565	-	3,313	1,519
56 - Food and beverage service activities	11,392	13,875	8,935	147	0	2,476	1,726
J. Information and communication	140,145	154,475	67,794	1,750	233	39,294	14,599
58 - Publishing activities	15,226	15,519	8,332	319	-	3,864	429
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,005	1,069	734	25	-	214	144
60 - Programming and broadcasting activities	2,021	1,786	1,025	2	-	273	5
61 - Telecommunications	42,987	43,858	16,275	378	213	13,693	3,345
62 - Computer programming, consultancy and related activities	51,509	70,611	31,293	486	0	18,736	1,687
63 - Information service activities	27,399	21,632	10,134	540	19	2,514	8,989
K. Real estate activities	201,513	199,957	101,887	9,225	3	39,168	46,212
L. Professional, scientific and technical activities	113,126	118,360	50,808	9,019	-	34,771	7,753
69 - Legal and accounting activities	13,415	15,145	6,777	390	-	5,180	632
70 - Activities of head offices; management consultancy activities	3,784	4,092	2,783	25	-	1,548	709
71 - Architectural and engineering activities; technical testing and analysis	21,097	21,132	9,561	235	-	3,477	1,377
72 - Scientific research and development	7,477	7,178	2,085	28	-	755	1,004
73 - Advertising and market research	12,869	14,302	5,913	152	-	5,059	1,073
74 - Other professional, scientific and technical activities	53,330	55,491	22,864	8,183	-	18,496	2,958
75 - Veterinary activities	1,153	1,020	826	5	-	254	-
M. Administrative and support service activities	92,392	90,090	59,598	2,155	9	23,991	2,547
77 - Rental and leasing activities	2,879	3,385	1,885	238	-	769	79
78 - Employment activities	1,127	958	893	0	-	479	15
79 - Travel agency, tour operator, reservation service and related activities	15,440	14,429	12,609	257	1	4,663	392
80 - Security and investigation activities	3,991	3,936	2,197	301	8	1,310	81
81 - Services to buildings and landscape activities	2,258	2,047	1,445	149	-	368	130
82 - Office administrative, office support and other business support activities	66,697	65,335	40,570	1,210	-	16,402	1,850
N. Education	94,526	93,029	27,586	3,340	0	40,006	8,817
O. Human health and social work activities	67,904	81,976	21,569	1,272	0	24,888	5,956
86 - Human health activities	43,687	53,532	18,244	942	0	17,749	3,503
87 - Residential care activities	1,720	2,559	318	1	-	223	143
88 - Social work activities with and without accommodation	22,497	25,885	3,007	329	-	6,916	2,311
P. Arts, entertainment and recreation	2,814	3,108	1,367	20	-	307	28
Q. Other service activities	340,798	349,383	183,920	5,707	492	81,193	29,260
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	516,482	529,414	89,645	8,075	0	180,143	89,992
A. Private Trusts and Non-profit Organizations	369,483	374,367	53,061	7,305	-	134,005	65,091
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	147,000	155,047	36,584	770	0	46,139	24,901
VI. PERSONAL	8,722,956	9,015,977	4,358,875	55,161	25	3,967,841	219,091
A. Salaried persons	2,395,973	2,546,027	1,310,149	6,588	2	1,139,575	43,645
B. Self employed	3,827,645	3,882,733	1,990,336	38,540	10	1,664,476	84,649
C. Other Personal	2,499,339	2,587,217	1,058,391	10,034	13	1,163,790	90,797
VII. OTHER	8,183	11,435	1,752	3,822	-	4,179	551
Total	17,482,202	17,617,572	6,814,974	303,054	10,696	7,113,509	1,074,904

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-22								
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
4,311	18,631	404	282	41	773	26	62,512	704,895
89	674	5	71	-	26	-	5,333	46,072
2,816	6,019	171	34	39	226	4	24,668	242,699
1,406	11,938	229	177	2	521	22	32,511	416,124
19,624	2,599	32	12	0	25	-	54,935	289,348
82	1,041	3	7	-	17	-	2,923	66,910
-	421	-	-	-	1	-	20,982	66,757
10,240	113	1	1	0	3	-	12,005	68,279
9,134	1,010	28	3	-	4	-	17,817	80,680
167	14	-	1	-	-	-	1,208	6,723
1	559	1	3	-	8	-	3,818	22,647
1	256	0	3	-	2	-	1,781	9,052
-	303	1	0	-	7	-	2,037	13,595
517	13,209	27	30	-	80	-	28,463	137,534
58	1,592	5	5	-	1	-	2,090	14,604
60	31	-	-	-	-	-	235	1,208
-	11	-	-	-	-	-	16	1,315
119	5,746	1	7	-	4	-	9,224	39,783
102	5,537	14	17	-	76	-	7,432	57,948
178	292	6	1	-	-	-	9,466	22,675
1,353	10,142	69	13	2	55	-	57,846	208,130
1,582	4,248	1,377	1,502	1,321	2,289	-	20,073	114,672
271	395	8	67	-	8	-	1,381	13,729
-	32	-	-	-	5	-	746	5,102
34	2,271	1,323	1,322	1,321	1	-	7,647	20,921
520	47	0	-	-	-	-	1,571	4,439
-	46	-	-	-	5	-	1,123	12,247
728	1,455	40	113	-	2,271	-	7,566	57,110
30	4	5	-	-	-	-	39	1,124
833	3,296	76	86	1	83	0	6,922	92,675
18	87	4	1	-	-	-	189	3,081
-	204	-	-	-	-	-	219	1,590
11	354	17	46	1	49	0	870	18,399
-	157	2	7	-	-	-	247	4,064
-	38	2	-	-	-	-	169	2,132
803	2,457	53	32	-	34	-	5,228	63,409
2,067	10,925	56	423	-	628	-	22,917	93,848
2,494	6,958	16	171	-	1,873	-	17,467	65,196
519	5,882	6	125	-	443	-	10,478	47,414
3	19	-	2	-	-	-	166	708
1,972	1,056	10	44	-	1,430	-	6,822	17,074
1,300	305	0	-	-	-	-	1,633	3,328
1,927	11,811	167	80	10	677	-	43,931	315,243
35,199	100,905	299	7,417	154	5,454	-	239,420	517,284
21,779	63,595	277	6,552	52	4,797	-	162,142	356,513
13,419	37,310	23	866	103	657	-	77,278	160,771
46,316	468,727	15,461	26,794	676	98,078	310	875,452	9,257,361
8,502	102,412	4,027	5,027	115	20,198	45	183,970	2,640,283
20,551	189,045	5,062	9,833	169	29,705	167	339,181	4,032,543
17,263	177,270	6,372	11,934	392	48,175	98	352,301	2,584,535
97	484	34	3	-	-	-	1,170	10,915
288,951	1,455,201	24,618	55,455	2,259	175,527	379	3,077,295	17,319,530

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Jun-22	Sep-22	Dec-22				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
							Fixed
1. FOREIGN CONSTITUENTS	14,635	13,992	8,882	-	-	4,854	-
1) Official	5,818	6,590	2,171	-	-	4,715	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	3,483	-
b) Other	5,818	6,590	2,171	-	-	1,232	-
2) Business	8,703	7,252	6,696	-	-	26	-
a) Trust Funds and Non Profit Organizations	-	-	344	-	-	-	-
b) Other	8,703	7,252	6,352	-	-	26	-
3) Personal	113	150	14	-	-	113	-
2. DOMESTIC CONSTITUENTS	324,475	380,663	86,367	-	-	280,181	50,484
I. GOVERNMENT	-	-	-	-	-	0	-
A. Federal Government	-	-	-	-	-	0	-
B. Provincial Governments	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	14	22	3	-	-	42	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-
Transport, storage and communications	11	20	3	-	-	40	-
Manufacturing	1	1	0	-	-	1	-
Mining and Quarrying	0	0	0	-	-	-	-
Construction	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	0	-
Others	1	1	-	-	-	1	-
III. NON-BANK FINANCIAL INSTITUTIONS	604	742	53	-	-	7	1,059
Mutual Funds and AMCs	-	-	-	-	-	-	-
Insurance & Pension Funds	576	716	36	-	-	1	1,059
MFIs and DFIs	27	25	16	-	-	7	-
Stock Exchange & Brokerage Houses	1	1	1	-	-	0	-
Modarabas	-	-	-	-	-	-	-
Other NBFI	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	322,311	378,355	85,854	-	-	278,976	49,335
A. Agriculture, forestry and fishing	2,982	2,228	3,718	-	-	720	-
1. Crop and animal production, hunting and related service activities	2,982	2,228	3,718	-	-	720	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	0	0	0	-	-	-	-
Growing of other fruits, vegetables and crops	1,730	1,343	3,506	-	-	51	-
Raising of livestock and other related activities	18	18	24	-	-	-	-
Other agricultural support activities	1,234	868	188	-	-	669	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-
02 - Forestry and logging	0	0	0	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-
B. Mining and quarrying	37,220	47,029	834	-	-	47,538	45
05 - Mining of coal and lignite	35,546	44,369	237	-	-	47,236	-
06 - Extraction of crude petroleum and natural gas	1,003	981	168	-	-	182	45
07 - Mining of metal ores	79	109	27	-	-	98	-
08 - Other mining and quarrying	582	1,340	290	-	-	23	-
09 - Mining support service activities	10	231	112	-	-	-	-
C. Manufacturing	71,078	60,005	22,413	-	-	44,802	11,750
10 - Manufacture of food products	6,976	4,136	1,683	-	-	4,492	2,100
11 - Manufacture of beverages	9,664	16,174	9,108	-	-	14,431	-
12 - Manufacture of tobacco products	7,546	2,301	235	-	-	1,191	-
13 - Manufacture of textiles	487	597	301	-	-	186	-
Preparation and spinning of textile fibres	469	451	283	-	-	185	-
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	13	136	2	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	5	10	16	-	-	0	-
14 - Manufacture of wearing apparel	358	649	717	-	-	0	-
15 - Manufacture of leather and related products	0	0	0	-	-	-	-

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-22								
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
26	-	-	-	-	-	-	26	13,761
26	-	-	-	-	-	-	26	6,912
-	-	-	-	-	-	-	-	3,483
26	-	-	-	-	-	-	26	3,429
-	-	-	-	-	-	-	-	6,722
-	-	-	-	-	-	-	-	344
-	-	-	-	-	-	-	-	6,378
-	-	-	-	-	-	-	-	127
-	35	-	-	-	-	-	50,519	417,066
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	44
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	42
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	1,059	1,119
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	1,059	1,096
-	-	-	-	-	-	-	-	23
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	35	-	-	-	-	-	49,370	414,201
-	-	-	-	-	-	-	-	4,437
-	-	-	-	-	-	-	-	4,437
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	3,557
-	-	-	-	-	-	-	-	24
-	-	-	-	-	-	-	-	857
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	45	48,417
-	-	-	-	-	-	-	-	47,473
-	-	-	-	-	-	-	45	395
-	-	-	-	-	-	-	-	125
-	-	-	-	-	-	-	-	313
-	-	-	-	-	-	-	-	112
-	5	-	-	-	-	-	11,755	78,969
-	-	-	-	-	-	-	2,100	8,275
-	-	-	-	-	-	-	-	23,538
-	-	-	-	-	-	-	-	1,426
-	-	-	-	-	-	-	-	487
-	-	-	-	-	-	-	-	468
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	16
-	-	-	-	-	-	-	-	717
-	-	-	-	-	-	-	-	0

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Jun-22	Sep-22	Dec-22				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 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	0	-	-	-	-	-	-
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	344	567	0	-	-	352	-
18 - Printing and reproduction of recorded media	606	645	164	-	-	-	470
Printing and other service activities related to printing	33	48	11	-	-	-	-
Reproduction of recorded media	573	597	153	-	-	-	470
19 - Manufacture of coke and refined petroleum products	336	552	340	-	-	-	-
20 - Manufacture of chemicals and chemical products	23,043	14,564	1,585	-	-	12,893	5,880
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	11,734	10,635	2,590	-	-	3,859	2,000
22 - Manufacture of rubber and plastics products	42	76	1	-	-	0	-
23 - Manufacture of other non-metallic mineral products	10	30	12	-	-	4	-
24 - Manufacture of basic metals	78	30	14	-	-	3	-
25 - Manufacture of fabricated metal products, except machinery and equipment	0	0	0	-	-	0	-
26 - Manufacture of computer, electronic and optical products	2,125	2,534	2,515	-	-	63	-
27 - Manufacture of electrical equipment	2,865	2,703	1,851	-	-	2,532	250
28 - Manufacture of machinery and equipment	1,035	1,301	202	-	-	338	650
29 - Manufacture of motor vehicles, trailers and semi-trailers	995	602	14	-	-	62	-
30 - Manufacture of other transport equipment	29	23	928	-	-	-	-
31 - Manufacture of furniture	0	0	0	-	-	-	-
32 - Other manufacturing	2,805	1,884	153	-	-	4,397	400
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	754	584	34	-	-	-	400
Manufacture of Handicrafts	-	-	-	-	-	-	-
Other manufacturing n.e.c.	2,051	1,300	119	-	-	4,397	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	86,020	97,011	18,377	-	-	74,383	4,317
Electric power generation, transmission and distribution	85,151	96,034	18,373	-	-	73,159	4,317
a) Hydal	4,241	6,252	2,744	-	-	3,827	2,000
b) Thermal	2	2	0	-	-	2	-
c) Coal Based	70,475	65,580	11,015	-	-	58,567	-
d) Wind	3,696	6,879	2,065	-	-	2,221	2,117
e) Solar	842	4,469	69	-	-	2,633	-
f) Other	5,896	12,852	2,479	-	-	5,908	200
Manufacture of gas; distribution of gaseous fuels through mains	868	977	3	-	-	1,225	-
Steam and air conditioning supply	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	39	6	0	-	-	5	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-
37 - Sewerage	19	0	-	-	-	1	-
38 - Waste collection, treatment and disposal activities; materials recovery	20	6	0	-	-	4	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-
F. Construction	21,146	23,282	2,378	-	-	6,003	5,900
41 - Construction of buildings	800	1,028	309	-	-	398	-
42 - Civil engineering	20,346	22,254	2,069	-	-	5,605	5,900
43 - Specialized construction activities	0	0	-	-	-	0	-

[illegible]

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Jun-22	Sep-22	Dec-22				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	18,486	23,828	1,104	-	-	21,807	2,150
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	14,815	20,305	854	-	-	17,940	2,150
47 - Retail trade, except of motor vehicles and motorcycles	3,671	3,523	250	-	-	3,867	-
H. Transportation and storage	47,014	73,150	29,752	-	-	41,876	20,083
49 - Land transport and transport via pipelines	1,211	848	701	-	-	202	-
50 - Water transport	1,862	9,960	21	-	-	11,841	3,500
51 - Air transport	32,752	49,015	28,576	-	-	29,832	-
52 - Warehousing and support activities for transportation	11,126	13,301	443	-	-	0	16,583
53 - Courier activities other than national post activities	63	25	12	-	-	1	-
I. Accommodation and food service activities	3,257	3,361	310	-	-	3,345	400
55 - Accommodation	391	0	0	-	-	7	-
56 - Food and beverage service activities	2,866	3,361	310	-	-	3,338	400
J. Information and communication	28,107	41,902	4,931	-	-	36,378	2,100
58 - Publishing activities	1,403	7,025	999	-	-	4,895	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	0	0	-	-	-	0	-
61 - Telecommunications	25,731	33,590	2,438	-	-	27,362	2,100
62 - Computer programming, consultancy and related activities	875	1,283	1,347	-	-	4,120	-
63 - Information service activities	98	4	147	-	-	1	-
K. Real estate activities	0	0	-	-	-	1	-
L. Professional, scientific and technical activities	6,766	6,098	1,924	-	-	2,113	850
69 - Legal and accounting activities	1	1	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	3,401	2,700	799	-	-	-	850
71 - Architectural and engineering activities; technical testing and analysis	2,206	2,197	222	-	-	1,499	-
72 - Scientific research and development	1	4	0	-	-	1	-
73 - Advertising and market research	321	360	259	-	-	0	-
74 - Other professional, scientific and technical activities	835	838	644	-	-	613	-
75 - Veterinary activities	-	-	-	-	-	-	-
M. Administrative and support service activities	111	175	22	-	-	5	1,540
77 - Rental and leasing activities	-	-	-	-	-	-	-
78 - Employment activities	24	14	0	-	-	5	-
79 - Travel agency, tour operator, reservation service and related activities	1	1	0	-	-	-	-
80 - Security and investigation activities	20	30	11	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	66	130	11	-	-	-	1,540
N. Education	0	0	-	-	-	0	-
O. Human health and social work activities	10	16	26	-	-	-	-
86 - Human health activities	10	16	26	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	0	0	0	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-
Q. Other service activities	74	262	64	-	-	1	200
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	516	609	138	-	-	435	29
A. Private Trusts and Non-profit Organizations	473	563	84	-	-	435	29
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	43	46	54	-	-	-	-
VI. PERSONAL	1,014	921	314	-	-	713	62
A. Salaried persons	789	674	301	-	-	530	12
B. Self employed	111	121	8	-	-	70	41
C. Other Personal	114	126	4	-	-	112	9
VII. OTHER	17	14	6	-	-	7	-
Total	339,110	394,655	95,249	-	-	285,034	50,484

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-22									
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	
-	-	-	-	-	-	-	2,150	25,061	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	2,150	20,944	
-	-	-	-	-	-	-	-	4,117	
-	-	-	-	-	-	-	20,083	91,712	
-	-	-	-	-	-	-	-	903	
-	-	-	-	-	-	-	3,500	15,362	
-	-	-	-	-	-	-	-	58,408	
-	-	-	-	-	-	-	16,583	17,026	
-	-	-	-	-	-	-	-	13	
-	-	-	-	-	-	-	400	4,055	
-	-	-	-	-	-	-	-	7	
-	-	-	-	-	-	-	400	4,048	
-	-	-	-	-	-	-	2,100	43,409	
-	-	-	-	-	-	-	-	5,894	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	2,100	31,900	
-	-	-	-	-	-	-	-	5,468	
-	-	-	-	-	-	-	-	148	
-	-	-	-	-	-	-	-	1	
-	-	-	-	-	-	-	850	4,887	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	850	1,649	
-	-	-	-	-	-	-	-	1,720	
-	-	-	-	-	-	-	-	1	
-	-	-	-	-	-	-	-	259	
-	-	-	-	-	-	-	-	1,257	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	1,540	1,567	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	5	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	11	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	1,540	1,551	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	26	
-	-	-	-	-	-	-	-	26	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	200	265	
-	-	-	-	-	-	-	29	602	
-	-	-	-	-	-	-	29	548	
-	-	-	-	-	-	-	-	54	
-	-	-	-	-	-	-	62	1,088	
-	-	-	-	-	-	-	12	844	
-	-	-	-	-	-	-	41	119	
-	-	-	-	-	-	-	9	125	
-	-	-	-	-	-	-	-	13	
26	35	-	-	-	-	-	50,544	430,827	

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Jun-22		Sep-22		Dec-22	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
I. FOREIGN CONSTITUENTS	495,002	607,449	542,137	633,407	673,166	633,129
1) Official	116,435	97,008	123,300	106,819	196,200	104,984
a) Trust Funds and Non Profit Organizations	-	-	-	-	105	9,665
b) Other	116,435	97,008	123,300	106,819	196,095	95,319
2) Business	21,880	138,701	24,371	136,201	30,393	144,249
a) Trust Funds and Non Profit Organizations	-	-	-	-	670	344
b) Other	21,880	138,701	24,371	136,201	29,723	143,905
3) Personal	356,687	371,739	394,466	390,387	446,573	383,896
2. DOMESTIC CONSTITUENTS	67,685,568	21,365,934	69,935,514	21,453,437	77,298,935	21,408,535
I. GOVERNMENT	444,113	3,286,174	508,437	3,251,052	790,119	3,560,352
A. Federal Government	55,484	2,020,071	70,461	1,970,583	200,859	2,326,071
B. Provincial Governments	358,194	1,114,522	395,583	1,133,298	524,344	1,085,122
C. Local Bodies	30,435	151,581	42,393	147,171	64,916	149,159
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	16,292	1,403,799	16,932	1,526,245	98,701	1,115,764
Agriculture, hunting and forestry	45	1,596	54	1,820	37	1,067
Services	1,039	153,597	1,033	161,030	1,415	29,809
Utilities	6,588	461,501	6,970	513,913	64,592	466,094
Transport, storage and communications	5,291	264,783	5,073	308,163	16,124	105,832
Manufacturing	1,200	186,229	1,730	181,557	5,366	220,330
Mining and Quarrying	374	159,593	629	198,206	7,404	161,911
Construction	181	36,698	221	44,464	188	40,321
Commerce and Trade	441	57,641	442	43,768	1,672	24,248
Others	1,133	82,161	793	77,353	1,903	66,151
III. NON-BANK FINANCIAL INSTITUTIONS	24,772	1,053,942	25,354	904,093	46,034	759,436
Mutual Funds and AMCs	2,864	635,418	3,114	502,979	9,219	387,121
Insurance & Pension Funds	3,821	145,274	3,599	127,975	8,873	135,326
MFIs and DFIs	966	55,296	795	27,755	1,792	23,969
Stock Exchange & Brokerage Houses	2,569	43,269	2,572	40,240	8,251	69,039
Modarabas	395	3,662	384	4,180	433	3,938
Other NBFIs	14,145	171,022	3,889	198,264	17,466	140,043
IV. PRIVATE SECTOR (BUSINESS)	6,146,350	4,902,455	6,656,804	4,773,973	9,958,876	4,813,366
A. Agriculture, forestry and fishing	2,005,376	197,808	1,947,621	199,399	2,005,312	181,100
1. Crop and animal production, hunting and related service activities	2,001,460	194,070	1,943,108	194,639	1,996,657	176,164
Growing of Wheat, Rice, Sugar Cane & Cotton	1,271,386	117,757	1,228,547	119,072	1,223,019	100,699
Growing of tropical, subtropical, pome and stone fruits & vegetables	153,621	8,342	142,943	8,220	144,402	7,574
Growing of other fruits, vegetables and crops	374,129	33,039	366,709	31,086	384,393	31,874
Raising of livestock and other related activities	144,018	24,558	145,160	25,215	181,071	25,174
Other agricultural support activities	58,194	10,267	59,633	10,957	63,656	10,780
Hunting, trapping and related service activities	112	108	116	90	116	63
02 - Forestry and logging	1,030	680	1,248	1,800	697	1,019
03 - Fishing and aquaculture	2,886	3,058	3,265	2,959	7,958	3,917
B. Mining and quarrying	57,740	214,697	73,893	228,007	325,926	219,145
05 - Mining of coal and lignite	24,838	49,697	33,760	59,097	72,157	64,824
06 - Extraction of crude petroleum and natural gas	21,332	141,739	27,066	150,840	177,744	135,007
07 - Mining of metal ores	3,859	2,817	4,096	2,366	7,292	2,882
08-Other mining and quarrying	7,021	20,100	8,268	14,900	68,003	15,922
09 - Mining support service activities	690	345	704	804	730	510
C. Manufacturing	613,553	1,457,180	684,125	1,244,397	2,245,946	1,337,138
10 - Manufacture of food products	102,363	201,665	118,437	195,120	373,852	216,960
11 - Manufacture of beverages	4,887	32,361	5,778	46,021	27,683	45,590
12 - Manufacture of tobacco products	1,387	20,791	1,824	15,424	6,486	15,524
13 - Manufacture of textiles	119,232	215,873	116,898	201,693	457,774	212,199
Preparation and spinning of textile fibres	44,777	66,696	54,743	60,566	226,099	57,899
Weaving of textiles	12,684	27,436	14,407	28,157	87,543	24,583
Finishing of textiles	19,428	27,935	9,617	19,969	11,749	35,438
Manufacture of knitted and crocheted fabrics	3,424	11,961	3,533	12,127	4,845	13,424
Manufacture of made-up textile articles, except apparel	10,983	29,206	12,816	28,907	90,642	29,262
Manufacture of carpets and rugs	940	1,031	945	979	2,079	1,313
Manufacture of other textiles n.e.c.	26,996	51,609	20,837	50,989	34,817	50,279
14 - Manufacture of wearing apparel	25,892	52,092	27,375	53,388	53,921	58,140
15 - Manufacture of leather and related products	10,722	17,193	11,657	16,124	23,013	18,862

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	2,920	4,420	3,059	4,141	3,764	4,212
Manufacture of luggage, handbags and the like, saddlery and harness	1,620	3,000	1,672	2,587	1,853	3,020
Manufacture of footwear	6,183	9,773	6,927	9,395	17,396	11,630
a. Leather wear	5,064	8,462	5,725	8,102	15,923	10,387
b. Rubber and Plastic wear	1,117	1,311	1,200	1,293	1,473	1,244
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	4,995	3,246	4,503	2,701	6,453	2,706
17 - Manufacture of paper and paper products	7,105	9,043	7,518	9,075	12,284	11,565
18 - Printing and reproduction of recorded media	15,691	14,886	15,162	12,828	17,658	13,764
Printing and other service activities related to printing	14,784	13,120	14,379	11,114	16,776	11,669
Reproduction of recorded media	907	1,766	783	1,714	882	2,094
19 - Manufacture of coke and refined petroleum products	22,727	175,295	29,554	156,571	189,377	157,449
20 - Manufacture of chemicals and chemical products	31,509	150,755	32,598	101,128	125,155	129,753
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	17,405	67,092	20,016	57,893	66,631	58,009
22 - Manufacture of rubber and plastics products	13,976	16,833	15,370	14,636	30,200	15,588
23 - Manufacture of other non-metallic mineral products	15,032	31,608	17,134	25,566	51,926	27,359
24 - Manufacture of basic metals	27,611	47,181	32,218	37,199	98,047	43,785
25. Manufacture of fabricated metal products, except machinery and equipment	6,217	10,517	6,373	7,999	13,396	9,870
26 - Manufacture of computer, electronic and optical products	11,066	26,191	12,766	35,190	42,570	33,864
27 - Manufacture of electrical equipment	28,213	58,128	32,900	45,097	176,068	51,545
28 - Manufacture of machinery and equipment	19,944	21,792	20,368	20,677	29,751	21,274
29 - Manufacture of motor vehicles, trailers and semi-trailers	24,031	177,500	30,610	80,415	120,991	68,669
30 - Manufacture of other transport equipment	15,559	8,143	21,058	10,230	114,838	10,759
31 - Manufacture of furniture	6,176	3,020	6,557	2,823	13,875	3,551
32. Other manufacturing	79,860	94,650	95,414	95,358	191,537	109,138
Manufacture of jewellery and related articles	8,163	2,384	8,165	2,972	9,267	3,411
Manufacture of imitation jewellery and related articles	691	177	699	157	838	221
Manufacture of musical instruments	4,562	6,725	4,956	5,840	7,034	7,641
Manufacture of sports goods	6,989	15,271	7,987	15,927	8,634	17,194
Manufacture of games and toys	301	78	311	114	358	122
Manufacture of medical and dental instruments and supplies	5,453	10,044	5,987	9,973	7,033	8,916
Manufacture of Handicrafts	1,084	566	1,125	387	1,272	450
Other manufacturing n.e.c.	52,617	59,407	66,184	59,987	157,101	71,183
33 - Repair and installation of machinery and equipment	1,953	1,323	2,037	1,239	2,460	1,214
D. Electricity, gas, steam and air conditioning supply	14,312	289,433	14,976	252,435	75,244	246,317
Electric power generation, transmission and distribution	5,665	261,914	6,367	230,938	59,962	212,598
a) Hydal	1,513	11,323	1,638	25,640	2,626	21,811
b) Thermal	659	15,196	672	11,059	9,086	16,379
c) Coal Based	232	76,567	246	73,219	358	73,264
d) Wind	203	8,879	590	12,395	2,478	13,284
e) Solar	671	2,298	728	6,041	846	5,376
f) Other	2,387	147,652	2,493	102,583	44,568	82,483
Manufacture of gas; distribution of gaseous fuels through mains	2,885	26,018	2,964	20,099	9,727	32,549
Steam and air conditioning supply	5,762	1,501	5,645	1,398	5,555	1,169
E. Water supply; sewerage, waste management and remediation activities	7,112	10,689	7,095	11,120	16,204	11,813
36 - Water collection, treatment and supply	1,889	1,195	1,961	1,032	2,832	1,035
37 - Sewerage	1,093	1,230	663	1,146	776	1,098
38 - Waste collection, treatment and disposal activities; materials recovery	3,717	8,019	4,023	8,335	11,858	9,194
39 - Remediation activities and other waste management services	413	245	448	606	738	485
F. Construction	245,754	437,486	259,842	376,568	577,995	347,132
41 - Construction of buildings	124,053	248,445	131,690	218,212	267,013	189,162
42 - Civil engineering	101,167	145,320	107,165	121,588	271,940	108,532
43 - Specialized construction activities	20,534	43,721	20,987	36,768	39,042	49,438

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,481,826	761,380	1,574,720	799,243	1,707,729	814,749
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	85,403	41,340	102,633	45,076	130,118	48,376
46 - Wholesale trade, except of motor vehicles and motorcycles	325,075	253,992	339,025	262,284	363,136	274,969
47 - Retail trade, except of motor vehicles and motorcycles	1,071,348	466,049	1,133,062	491,882	1,214,475	491,404
H. Transportation and storage	88,792	259,837	106,712	329,381	237,007	384,153
49 - Land transport and transport via pipelines	63,086	39,602	78,038	41,299	146,648	68,950
50 - Water transport	1,926	57,307	1,860	71,580	1,899	82,131
51 - Air transport	3,448	80,938	3,859	101,636	6,254	126,880
52 - Warehousing and support activities for transportation	15,957	78,008	17,100	87,319	40,122	99,417
53 - Courier activities other than national post activities	4,375	3,981	5,855	27,546	42,084	6,775
I. Accommodation and food service activities	24,629	24,978	26,591	28,313	87,223	28,983
55 - Accommodation	8,933	10,300	9,298	10,541	39,123	10,509
56 - Food and beverage service activities	15,696	14,678	17,293	17,771	48,100	18,474
J. Information and communication	43,549	175,424	46,983	202,826	139,491	185,112
58 - Publishing activities	8,215	17,328	8,705	23,214	13,702	21,435
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,690	1,031	1,700	1,093	4,041	1,224
60 - Programming and broadcasting activities	1,121	2,190	1,163	1,961	1,194	1,455
61 - Telecommunications	11,214	74,590	12,427	82,570	69,528	73,268
62 - Computer programming, consultancy and related activities	15,823	52,530	16,930	72,076	44,211	64,637
63 - Information service activities	5,486	27,756	6,058	21,911	6,815	23,094
K. Real estate activities	86,993	220,925	94,004	218,884	180,520	231,999
L. Professional, scientific and technical activities	153,962	124,656	178,199	128,855	170,724	124,199
69 - Legal and accounting activities	14,675	14,578	15,036	16,462	15,626	15,288
70 - Activities of head offices; management consultancy activities	6,619	9,663	5,961	8,732	6,000	8,545
71 - Architectural and engineering activities; technical testing and analysis	9,539	23,558	9,874	23,523	17,759	22,908
72 - Scientific research and development	3,145	7,625	3,084	7,357	2,995	4,732
73 - Advertising and market research	8,603	13,270	8,772	14,724	9,281	12,571
74 - Other professional, scientific and technical activities	110,454	54,750	134,572	57,009	118,197	58,991
75 - Veterinary activities	927	1,212	900	1,048	866	1,164
M. Administrative and support service activities	153,655	96,952	150,233	95,572	160,666	99,829
77 - Rental and leasing activities	5,229	3,401	5,490	3,763	7,099	3,499
78 - Employment activities	824	1,221	855	1,095	1,129	1,698
79 - Travel agency, tour operator, reservation service and related activities	30,119	16,299	29,772	16,231	31,921	20,449
80 - Security and investigation activities	1,963	4,420	1,966	4,413	7,861	4,574
81 - Services to buildings and landscape activities	3,448	3,187	3,701	2,877	4,261	3,190
82 - Office administrative, office support and other business support activities	112,072	68,424	108,449	67,194	108,395	66,420
N. Education	101,266	105,798	114,370	104,560	564,170	105,942
O. Human health and social work activities	35,793	76,308	39,723	89,860	143,041	69,891
86 - Human health activities	19,696	50,055	20,041	61,020	30,685	51,427
87 - Residential care activities	834	1,756	849	2,579	896	724
88 - Social work activities with and without accommodation	15,263	24,497	18,833	26,261	111,460	17,740
P. Arts, entertainment and recreation	2,354	3,156	2,501	3,345	2,893	3,518
Q. Other service activities	1,029,684	445,747	1,335,216	461,208	1,318,785	422,346
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	135,858	562,513	79,896	572,689	705,738	592,179
A. Private Trusts and Non-profit Organizations	69,178	398,862	32,186	401,500	510,166	415,953
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	66,680	163,651	47,710	171,189	195,572	176,226
VI. PERSONAL	60,677,971	10,091,013	62,461,507	10,369,894	65,493,934	10,512,179
A. Salaried persons	20,743,620	2,915,587	20,036,013	3,017,396	23,244,775	3,058,032
B. Self employed	16,916,962	4,152,506	19,651,887	4,193,924	19,548,399	4,305,769
C. Other Personal	23,017,389	3,022,920	22,773,607	3,158,574	22,700,760	3,148,378
VII. OTHER	240,213	66,038	186,585	55,491	205,533	55,260
Total	68,180,571	21,973,382	70,477,652	22,086,843	77,972,101	22,041,665

2.3 Deposits Distributed by Rate of Conventional All

Rate of Interest	Jun-22	Sep-22	Dec-22					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	6,204,347	6,229,070	5,867,321	119,047	34,933	72,613	98	63
01.00*	522,851	209,288	229	0	67	169,894	5,061	4,083
02.00*	71,821	157,942	-	782	522	191,142	4,699	33,148
03.00*	30,920	41,795	-	-	-	17,700	11,660	5,417
04.00*	15,485	33,040	-	-	-	2,288	4,777	4,965
05.00*	46,843	36,116	-	-	-	12,486	2,947	4,108
05.25	2,069	969	-	-	-	-	-	66
05.50	1,246	42,732	-	-	-	-	1,845	707
05.75	7,230	5,463	-	-	-	7,644	2,192	781
06.00	29,198	20,050	-	-	-	-	969	1,890
06.25	11,440	3,104	-	-	-	-	2	55
06.50	9,832	3,172	-	-	-	-	434	677
06.75	17,101	3,978	-	-	-	-	1	583
07.00	14,474	27,264	-	-	-	1,168	17,806	3,995
07.25	25,552	50,007	-	-	-	-	2,298	638
07.50	22,098	17,393	-	-	2	-	570	4,617
07.75	62,200	5,162	-	-	-	-	71	20
08.00	64,225	22,592	-	-	-	-	3,668	1,016
08.25	25,615	10,309	-	5	-	-	385	485
08.50	15,034	12,791	-	-	-	-	1,442	802
08.75	22,176	18,380	-	-	-	-	1,628	1,934
09.00	21,127	25,759	-	-	-	-	21,009	2,418
09.25	24,632	6,958	-	-	-	-	22,129	25
09.50	20,113	14,018	-	-	-	-	2,146	79
09.75	23,690	46,913	-	-	-	-	213	5,957
10.00	40,918	40,869	-	-	-	-	12,245	89
10.25	55,196	40,282	-	-	-	-	10,427	5,125
10.50	45,327	28,580	-	-	-	-	9,315	12,033
10.75	48,672	27,919	-	2	-	-	2,254	1,097
11.00	98,172	75,286	-	-	-	-	2,672	435
11.25	133,614	57,081	-	-	-	-	-	52
11.50	84,832	261,862	-	-	-	-	554	3,434
11.75	76,807	47,415	-	-	-	-	1,759	540
12.00	68,583	131,062	-	-	-	-	20,210	10,648
12.25	5,403,000	119,882	-	0	-	2	847	9,268
12.50	1,424,683	39,612	-	-	-	-	15,371	1,300
12.75	231,773	70,854	-	-	-	-	1,584	11,719
13.00	335,845	54,781	-	-	-	-	2,658	15,812
13.25	304,288	52,251	-	-	-	-	1,427	659
13.50	219,134	4,912,953	-	14	-	0	24,766	2,583
13.75	82,184	860,613	-	-	-	-	14,688	3,101
14.00	116,353	1,066,288	-	-	17,946	23,845	32,328	1,830
14.25	62,440	228,048	-	-	-	461	19,525	5,230
14.50	159,708	303,073	-	66,717	585,847	4,999,884	106,225	22,461
14.75	58,042	168,275	-	18,210	141	603,530	62,189	31,237
15.00	93,433	297,194	-	20,071	-	389,681	78,173	41,883
15.25	84,763	99,021	-	28,097	-	45,874	71,708	10,917
15.50	99,694	208,405	-	7,249	1,869	158,931	204,157	20,933
15.75	51,719	206,295	-	31,782	-	16,200	39,126	25,670
16.00	105,328	278,423	-	4,869	-	38,970	36,614	21,351
16.25	44,867	252,845	-	8,447	-	37,340	39,188	6,280
16.50	159,441	166,562	-	-	-	18,084	14,494	2,200
16.75	61,854	13,761	-	-	-	29,928	29,515	-
17.00	37,195	764	-	-	-	8,850	35,901	-
17.25	24,123	3,568	-	-	-	2,795	500	-
17.50	27,240	-	-	-	-	-	-	-
17.75	25,480	-	-	-	-	-	-	-
18.00	26,984	5,129	-	-	-	-	4,500	-
18.25	-	-	-	-	-	-	-	-
18.50	360	-	-	-	-	-	-	-
18.75	-	427	-	-	-	-	-	-
19.00	0	19	-	-	-	-	67	-
19.25	-	-	-	-	-	-	-	-
19.50	-	-	-	-	-	-	-	-
19.75	-	-	-	-	-	-	-	-
20.00 & above	22,717	221	-	-	-	-	5	4
Total	17,226,087	17,163,886	5,867,550	305,294	641,327	6,849,311	1,003,045	346,418
Weighted Average	11.44	12.72	0.00	9.15	13.69	13.62	13.97	11.67

*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-22								
Deposits								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)	Total Deposits (D+E+F+G+P)	
J	K	L	M	N	O	P	Q	R
119	-	-	-	84	-	364	6,094,277	00.00
5,002	-	25	23	36	-	14,229	184,420	01.00*
2,656	-	11	-	130	-	40,644	233,090	02.00*
14,545	-	-	-	-	-	31,622	49,322	03.00*
3,888	16	159	1	33	1	13,841	16,129	04.00*
4,942	80	80	-	62	5	12,224	24,709	05.00*
3,371	1	34	1	189	-	3,662	3,662	05.25
1,254	-	83	-	51	3	3,943	3,943	05.50
2,047	47	218	0	177	-	5,463	13,107	05.75
2,290	297	119	1	163	1	5,729	5,729	06.00
1,925	24	142	1	172	-	2,321	2,321	06.25
874	86	325	1	270	2	2,668	2,668	06.50
81	350	148	4	218	-	1,386	1,386	06.75
1,905	291	263	73	358	5	24,695	25,863	07.00
1,467	111	68	9	789	-	5,379	5,379	07.25
2,201	234	445	1	500	81	8,651	8,653	07.50
1,201	11	699	82	540	0	2,624	2,624	07.75
6,882	119	621	1	1,937	8	14,253	14,253	08.00
2,462	212	207	10	1,093	-	4,854	4,859	08.25
3,691	90	660	3	391	24	7,101	7,101	08.50
779	27	54	9	350	4	4,786	4,786	08.75
3,289	77	3,662	6	498	3	30,961	30,961	09.00
3,710	40	114	1	118	-	26,138	26,138	09.25
6,501	194	247	1	363	26	9,558	9,558	09.50
16,505	174	2,428	8	726	1	26,012	26,012	09.75
12,107	55	642	66	7,059	40	32,302	32,302	10.00
14,487	334	715	6	11,010	14	42,119	42,119	10.25
21,718	135	184	109	1,308	55	44,857	44,857	10.50
10,714	58	2,968	7	3,350	2	20,450	20,452	10.75
16,938	304	524	173	10,096	10	31,151	31,151	11.00
17,508	188	1,141	24	10,258	13	29,184	29,184	11.25
20,291	24	758	9	4,059	2	29,132	29,132	11.50
27,794	195	2,167	0	1,268	4	33,728	33,728	11.75
30,971	59,575	7,480	46	8,029	-	136,959	136,959	12.00
3,204	9	523	19	2,932	75	16,877	16,879	12.25
7,134	856	4,920	57	12,470	-	42,108	42,108	12.50
12,553	158	391	1	958	3	27,366	27,366	12.75
15,487	159	1,040	1,964	4,183	-	41,304	41,304	13.00
10,358	223	1,425	2	361	-	14,454	14,454	13.25
29,571	202	3,001	166	8,739	-	69,027	69,041	13.50
12,858	346	835	70	731	-	32,628	32,628	13.75
25,227	4,141	583	-	2,002	-	66,110	107,901	14.00
15,058	1,151	2,046	-	1,255	-	44,265	44,726	14.25
129,207	2,098	4,009	105	43,370	-	307,474	5,959,923	14.50
69,218	1,790	1,448	3	10,652	30	176,567	798,449	14.75
77,905	1,118	8,863	10	9,170	-	217,121	626,873	15.00
73,497	-	2,731	-	1	-	158,854	232,826	15.25
110,075	1,009	11,022	17	13,301	-	360,515	528,564	15.50
101,238	-	172	-	3,860	-	170,066	218,049	15.75
158,937	-	32	-	3,139	-	220,073	263,913	16.00
182,953	-	1,626	-	2,334	-	232,381	278,168	16.25
91,930	3	392	-	1,435	-	110,454	128,538	16.50
74,084	-	13,000	1	2,548	-	119,148	149,077	16.75
92,696	-	-	-	327	-	128,924	137,774	17.00
40,856	-	-	-	-	-	41,356	44,150	17.25
4,379	-	-	-	134	-	4,513	4,513	17.50
-	-	-	-	-	-	-	-	17.75
-	-	-	-	174	-	4,674	4,674	18.00
-	-	-	-	-	-	-	-	18.25
-	-	-	-	8	-	8	8	18.50
-	-	-	-	-	-	-	-	18.75
-	-	-	-	570	612	1,249	1,249	19.00
-	-	-	-	-	-	-	-	19.25
-	-	-	-	1	-	1	1	19.50
-	-	-	-	-	-	-	-	19.75
6	-	-	-	41	-	55	55	20.00 & above
1,604,543	76,614	85,450	3,092	190,382	1,022	3,310,564	16,974,046	Total
14.54	12.22	13.50	12.33	13.09	15.41	13.90	13.58	Weighted Average

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

2.3.1 Deposits Distributed by Rate of Conventional Public Sector

Rate of Interest	Jun-22	Sep-22	Dec-22					
			Fixed					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	1,052,323	1,035,470	819,244	23,795	24,405	434	0	-
01.00*	110,832	11,078	229	0	67	14,830	30	1,268
02.00*	31,273	3,075	-	-	522	106,502	78	1,600
03.00*	1,425	7,418	-	-	-	987	4,700	80
04.00*	10,645	14,559	-	-	-	2,209	1,723	21
05.00*	166	594	-	-	-	-	11	98
05.25	8	79	-	-	-	-	-	-
05.50	24	36,543	-	-	-	-	91	0
05.75	5,296	4,142	-	-	-	-	2,179	656
06.00	263	1,343	-	-	-	-	63	479
06.25	5,428	139	-	-	-	-	-	3
06.50	4,296	1,120	-	-	-	-	-	4
06.75	5,100	1,773	-	-	-	-	1	7
07.00	3,391	2,303	-	-	-	-	4,642	7
07.25	10,216	47,349	-	-	-	-	-	-
07.50	12,940	4,743	-	-	-	-	-	40
07.75	46,748	1,746	-	-	-	-	-	-
08.00	19,380	3,589	-	-	-	-	83	94
08.25	6,822	6,985	-	5	-	-	384	485
08.50	2,925	4,802	-	-	-	-	6	11
08.75	7,220	7,808	-	-	-	-	-	-
09.00	6,604	10,270	-	-	-	-	280	331
09.25	19,157	3,804	-	-	-	-	20,288	0
09.50	4,955	4,085	-	-	-	-	30	30
09.75	3,319	3,292	-	-	-	-	194	47
10.00	11,982	10,369	-	-	-	-	29	20
10.25	21,701	20,251	-	-	-	-	-	4
10.50	18,135	10,941	-	-	-	-	527	657
10.75	14,430	18,486	-	2	-	-	-	2
11.00	29,973	9,550	-	-	-	-	608	23
11.25	66,423	23,278	-	-	-	-	-	1
11.50	33,756	229,519	-	-	-	-	513	-
11.75	26,354	23,306	-	-	-	-	9	2
12.00	17,391	82,421	-	-	-	-	15,401	49
12.25	2,032,951	97,685	-	0	-	-	3	58
12.50	51,735	13,538	-	-	-	-	33	879
12.75	28,461	54,036	-	-	-	-	15	-
13.00	21,634	15,451	-	-	-	-	15	14,727
13.25	11,343	41,389	-	-	-	-	-	170
13.50	65,403	1,492,850	-	14	-	-	4,582	1,118
13.75	15,955	33,204	-	-	-	-	1,170	593
14.00	9,007	46,587	-	-	17,946	72	12,936	502
14.25	2,041	33,570	-	-	-	-	1,160	671
14.50	4,229	25,708	-	2,640	585,847	1,245,703	19,248	4,650
14.75	1,585	73,553	-	-	141	9,772	7,803	14,667
15.00	2,110	53,606	-	-	-	15,489	6,191	34,517
15.25	5,565	25,289	-	-	-	12,138	7,894	8,127
15.50	729	17,085	-	-	1,869	23,889	146,371	13,545
15.75	817	38,647	-	-	-	1,014	3,074	3,693
16.00	3,720	52,196	-	-	-	4,690	4,156	14,213
16.25	1,059	33,056	-	-	-	228	720	5,780
16.50	12,828	10,021	-	-	-	5,518	297	1,400
16.75	17,837	310	-	-	-	200	3,723	-
17.00	373	5	-	-	-	2,376	22,646	-
17.25	-	-	-	-	-	-	-	-
17.50	-	-	-	-	-	-	-	-
17.75	-	-	-	-	-	-	-	-
18.00	-	-	-	-	-	-	-	-
18.25	-	-	-	-	-	-	-	-
18.50	-	-	-	-	-	-	-	-
18.75	-	-	-	-	-	-	-	-
19.00	-	3	-	-	-	-	67	-
19.25	-	-	-	-	-	-	-	-
19.50	-	-	-	-	-	-	-	-
19.75	-	-	-	-	-	-	-	-
20.00 & above	3,746	184	-	-	-	-	5	4
Total	3,904,030	3,804,200	819,474	26,455	630,797	1,446,051	293,975	125,332
Weighted Average	10.99	12.50	0.00	1.46	13.91	13.29	14.21	14.42

*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-22								
Deposits								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)	Total Deposits (D+E+F+G+P)	
J	K	L	M	N	O	P	Q	R
-	-	-	-	80	-	0	867,323	00.00
81	-	-	-	-	-	1,378	16,504	01.00*
433	-	-	-	130	-	2,110	109,763	02.00*
29	-	-	-	-	-	4,809	5,796	03.00*
2,446	1	3	-	2	-	4,195	6,406	04.00*
182	-	-	-	-	-	291	291	05.00*
-	1	1	-	3	-	2	5	05.25
-	-	5	-	12	-	95	107	05.50
1,752	36	135	0	43	-	4,758	4,801	05.75
51	101	1	-	0	-	694	694	06.00
-	-	3	-	73	-	6	79	06.25
627	20	9	-	5	-	660	665	06.50
4	77	-	-	32	-	90	122	06.75
237	14	14	-	1	-	4,914	4,915	07.00
1,066	8	21	2	90	-	1,094	1,186	07.25
1,523	-	10	-	-	-	1,573	1,573	07.50
521	-	277	-	-	-	798	798	07.75
6,532	20	215	-	93	-	6,943	7,036	08.00
2,351	134	73	-	121	-	3,426	3,552	08.25
1,391	-	5	0	54	-	1,414	1,468	08.50
150	-	-	-	84	-	150	234	08.75
440	-	18	6	268	-	1,069	1,343	09.00
2,310	1	2	-	18	-	22,601	22,619	09.25
545	-	51	-	185	-	656	841	09.50
9,281	8	23	-	234	-	9,553	9,787	09.75
1,190	30	4	-	6,294	-	1,273	7,567	10.00
5,363	-	316	-	8,692	-	5,682	14,374	10.25
7,781	10	16	-	271	-	8,991	9,261	10.50
5,553	13	2,500	2	2,499	-	8,067	10,570	10.75
4,737	159	132	167	8,756	-	5,660	14,583	11.00
5,814	148	5	-	5,766	-	5,969	11,735	11.25
10,822	18	111	-	3,582	-	11,463	15,045	11.50
20,956	11	1,673	-	877	-	22,652	23,529	11.75
22,541	58,519	6,249	-	4,796	-	102,760	107,556	12.00
1,928	2	63	-	463	-	2,054	2,517	12.25
939	23	2,631	-	6,071	-	4,504	10,575	12.50
4,259	13	11	-	137	-	4,298	4,436	12.75
8,030	2	38	1,964	3,524	-	22,811	28,299	13.00
4,598	177	0	-	282	-	4,945	5,228	13.25
1,923	0	66	-	875	-	7,690	8,579	13.50
2,491	5	674	-	570	-	4,933	5,503	13.75
3,612	48	293	-	682	-	17,390	36,090	14.00
1,078	105	649	-	23	-	3,663	3,686	14.25
15,957	284	1	3	800	-	40,141	1,875,270	14.50
24,002	1,667	165	0	9	30	48,304	58,256	14.75
11,491	22	3,477	-	1,277	-	55,697	72,464	15.00
14,074	-	2,730	-	1	-	32,825	44,964	15.25
30,372	982	6,889	17	11,518	-	198,159	235,452	15.50
32,175	-	169	-	3,211	-	39,110	43,334	15.75
43,630	-	-	-	150	-	61,998	66,839	16.00
51,808	-	-	-	2,255	-	58,308	60,791	16.25
22,181	3	292	-	1,330	-	24,172	31,020	16.50
28,061	-	13,000	1	310	-	44,784	45,295	16.75
15,540	-	-	-	2	-	38,186	40,564	17.00
35,356	-	-	-	-	-	35,356	35,356	17.25
-	-	-	-	-	-	-	-	17.50
-	-	-	-	-	-	-	-	17.75
-	-	-	-	-	-	-	-	18.00
-	-	-	-	-	-	-	-	18.25
-	-	-	-	-	-	-	-	18.50
-	-	-	-	-	-	-	-	18.75
-	-	-	-	560	612	67	1,239	19.00
-	-	-	-	-	-	-	-	19.25
-	-	-	-	-	-	-	-	19.50
-	-	-	-	-	-	-	-	19.75
6	-	-	-	7	-	15	21	20.00 & above
470,221	62,661	43,018	2,162	77,119	642	995,207	3,997,908	Total
14.45	12.11	14.42	12.85	12.48	18.80	14.10	13.51	Weighted Average

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

2.3.2 Deposits Distributed by Rate of Conventional Domestic Private

Rate of Interest	Jun-22	Sep-22	Dec-22					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	5,070,213	5,094,438	4,952,827	95,252	10,528	66,422	48	63
01.00*	407,469	192,883	-	-	-	149,418	5,031	2,815
02.00*	40,548	154,867	-	782	-	84,640	4,622	31,548
03.00*	29,494	34,376	-	-	-	16,713	6,960	5,337
04.00*	4,840	18,481	-	-	-	79	3,055	4,944
05.00*	46,677	35,523	-	-	-	12,486	2,935	4,010
05.25	2,061	890	-	-	-	-	-	66
05.50	1,181	6,189	-	-	-	-	1,755	707
05.75	1,934	1,321	-	-	-	7,644	14	125
06.00	28,934	18,708	-	-	-	-	905	1,412
06.25	6,012	2,964	-	-	-	-	2	52
06.50	5,537	2,052	-	-	-	-	434	673
06.75	12,001	2,205	-	-	-	-	-	576
07.00	11,083	24,961	-	-	-	1,168	13,164	3,988
07.25	15,336	2,659	-	-	-	-	2,298	638
07.50	9,153	12,646	-	-	2	-	570	4,577
07.75	15,453	3,416	-	-	-	-	71	20
08.00	44,845	19,003	-	-	-	-	3,586	922
08.25	13,271	3,324	-	-	-	-	2	-
08.50	12,009	7,856	-	-	-	-	1,435	790
08.75	14,786	10,572	-	-	-	-	1,628	1,934
09.00	14,523	15,489	-	-	-	-	20,729	2,087
09.25	5,475	3,153	-	-	-	-	1,841	24
09.50	15,111	9,933	-	-	-	-	2,116	49
09.75	20,371	43,621	-	-	-	-	19	5,910
10.00	28,935	30,500	-	-	-	-	12,216	69
10.25	33,471	20,007	-	-	-	-	10,427	5,122
10.50	27,192	17,639	-	-	-	-	8,788	11,376
10.75	31,676	9,173	-	-	-	-	2,254	1,096
11.00	62,650	65,736	-	-	-	-	2,064	411
11.25	66,911	33,804	-	-	-	-	-	51
11.50	49,143	32,343	-	-	-	-	41	3,434
11.75	50,177	24,109	-	-	-	-	1,750	538
12.00	50,857	48,641	-	-	-	-	4,810	10,598
12.25	3,232,347	15,447	-	-	-	2	844	9,209
12.50	1,363,729	25,126	-	-	-	-	15,338	421
12.75	199,823	16,003	-	-	-	-	1,569	11,719
13.00	309,201	37,536	-	-	-	-	2,643	1,060
13.25	232,135	10,662	-	-	-	-	109	490
13.50	150,815	3,268,689	-	-	-	0	13,165	1,465
13.75	49,862	797,166	-	-	-	-	5,012	2,508
14.00	107,346	1,005,534	-	-	-	23,773	16,355	1,328
14.25	60,399	192,174	-	-	-	461	14,355	4,559
14.50	155,479	202,382	-	64,077	-	3,559,142	81,747	17,810
14.75	56,457	88,600	-	18,210	-	587,520	40,071	16,570
15.00	91,322	243,587	-	20,071	-	373,631	66,482	7,366
15.25	79,197	73,731	-	28,097	-	33,737	62,314	2,790
15.50	98,577	191,320	-	7,249	-	66,617	57,786	7,389
15.75	50,903	167,649	-	31,782	-	11,818	36,053	21,977
16.00	101,608	226,226	-	4,869	-	34,280	32,459	7,138
16.25	43,808	219,789	-	8,447	-	37,113	38,468	500
16.50	146,613	156,541	-	-	-	12,566	14,198	800
16.75	44,017	13,451	-	-	-	29,728	25,793	-
17.00	36,822	759	-	-	-	6,474	13,255	-
17.25	24,123	3,568	-	-	-	2,795	500	-
17.50	27,240	-	-	-	-	-	-	-
17.75	25,480	-	-	-	-	-	-	-
18.00	26,984	5,129	-	-	-	-	4,500	-
18.25	-	-	-	-	-	-	-	-
18.50	360	-	-	-	-	-	-	-
18.75	-	427	-	-	-	-	-	-
19.00	0	16	-	-	-	-	-	-
19.25	-	-	-	-	-	-	-	-
19.50	-	-	-	-	-	-	-	-
19.75	-	-	-	-	-	-	-	-
20.00 & above	18,971	37	-	-	-	-	-	-
Total	12,982,948	12,965,030	4,952,827	278,839	10,530	5,118,225	658,586	221,060
Weighted Average	11.55	12.76	0.00	9.88	0.00	13.68	13.83	10.12

*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-22								
Deposits								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)	Total Deposits (D+E+F+G+P)	
J	K	L	M	N	O	P	Q	
119	-	-	-	3	-	231	5,125,227	00.00
4,922	-	25	23	36	-	12,793	162,269	01.00*
2,223	-	11	-	-	-	38,404	123,826	02.00*
14,516	-	-	-	-	-	26,813	43,526	03.00*
1,442	15	156	1	31	1	9,611	9,723	04.00*
4,761	80	80	-	62	5	11,866	24,424	05.00*
3,371	-	33	1	186	-	3,470	3,657	05.25
1,254	-	78	-	39	3	3,794	3,836	05.50
294	11	84	-	135	-	528	8,307	05.75
2,239	196	119	1	163	1	4,871	5,035	06.00
1,925	24	139	1	99	-	2,141	2,241	06.25
246	66	316	1	265	2	1,735	2,003	06.50
77	273	148	4	186	-	1,074	1,264	06.75
1,668	276	249	73	357	5	19,345	20,948	07.00
401	103	47	7	699	-	3,487	4,194	07.25
679	234	435	1	500	81	6,495	7,080	07.50
679	11	422	82	540	0	1,203	1,825	07.75
351	99	406	1	1,844	8	5,364	7,217	08.00
111	79	134	10	972	-	325	1,307	08.25
2,300	90	655	3	337	24	5,270	5,634	08.50
630	27	54	9	266	4	4,273	4,568	08.75
2,848	77	3,644	1	230	3	29,386	29,619	09.00
1,400	40	112	1	100	-	3,417	3,518	09.25
5,956	194	196	1	178	26	8,512	8,717	09.50
7,224	166	2,405	8	492	1	15,724	16,224	09.75
10,916	25	638	66	765	40	23,864	24,735	10.00
9,124	334	399	6	2,318	14	25,406	27,745	10.25
13,936	125	168	109	1,037	55	34,395	35,596	10.50
5,162	45	468	5	850	2	9,024	9,881	10.75
12,201	145	392	6	1,340	10	15,212	16,569	11.00
11,694	40	1,136	24	4,492	13	12,921	17,449	11.25
9,469	6	648	9	477	2	13,598	14,086	11.50
6,838	184	494	0	391	4	9,804	10,199	11.75
8,429	1,056	1,231	46	3,232	-	26,125	29,402	12.00
1,276	7	460	19	2,469	75	11,797	14,362	12.25
6,195	833	2,289	57	6,400	-	25,077	31,533	12.50
8,294	145	380	1	820	3	22,106	22,931	12.75
7,457	158	1,002	0	660	-	12,320	12,979	13.00
5,754	46	1,425	2	79	-	7,823	7,904	13.25
27,618	201	2,935	166	7,864	-	45,384	53,429	13.50
10,367	341	161	70	162	-	18,387	18,619	13.75
21,615	4,093	289	-	1,320	-	43,681	68,774	14.00
13,980	1,046	1,398	-	1,232	-	35,337	37,030	14.25
113,249	1,814	4,008	102	42,571	-	218,628	3,884,519	14.50
45,215	124	1,283	3	10,643	-	103,263	719,639	14.75
66,414	1,096	5,386	10	7,893	-	146,744	548,349	15.00
59,423	-	1	-	-	-	124,528	186,362	15.25
79,703	28	4,133	0	1,783	-	149,038	224,688	15.50
69,063	-	3	-	649	-	127,096	171,346	15.75
115,307	-	32	-	2,989	-	154,936	197,074	16.00
131,145	-	1,626	-	79	-	171,739	217,378	16.25
69,748	-	100	-	106	-	84,846	97,518	16.50
46,022	-	-	-	2,238	-	71,815	103,781	16.75
77,156	-	-	-	325	-	90,411	97,210	17.00
5,500	-	-	-	-	-	6,000	8,795	17.25
4,379	-	-	-	134	-	4,379	4,513	17.50
-	-	-	-	-	-	-	-	17.75
-	-	-	-	174	-	4,500	4,674	18.00
-	-	-	-	-	-	-	-	18.25
-	-	-	-	8	-	-	8	18.50
-	-	-	-	-	-	-	-	18.75
-	-	-	-	10	-	-	10	19.00
-	-	-	-	-	-	-	-	19.25
-	-	-	-	1	-	-	1	19.50
-	-	-	-	-	-	-	-	19.75
-	-	-	-	34	-	-	34	20.00 & above
1,134,287	13,953	42,432	929	113,263	379	2,070,317	12,545,311	Total
14.58	12.70	12.58	11.11	13.51	9.66	13.79	13.57	Weighted Average

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

2.3.3 Deposits Distributed by Rate of Conventional Foreign

Rate of Interest	Jun-22	Sep-22	Dec-22					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	81,812	99,163	95,249	-	-	5,756	49	-
01.00*	4,550	5,328	-	-	-	5,646	-	-
02.00*	-	-	-	-	-	-	-	-
03.00*	-	-	-	-	-	-	-	-
04.00*	-	-	-	-	-	-	-	-
05.00*	-	-	-	-	-	-	-	-
05.25	-	-	-	-	-	-	-	-
05.50	40	-	-	-	-	-	-	-
05.75	-	-	-	-	-	-	-	-
06.00	-	-	-	-	-	-	-	-
06.25	-	-	-	-	-	-	-	-
06.50	-	-	-	-	-	-	-	-
06.75	-	-	-	-	-	-	-	-
07.00	-	-	-	-	-	-	-	-
07.25	-	-	-	-	-	-	-	-
07.50	5	5	-	-	-	-	-	-
07.75	-	-	-	-	-	-	-	-
08.00	-	-	-	-	-	-	-	-
08.25	5,522	-	-	-	-	-	-	-
08.50	100	133	-	-	-	-	-	-
08.75	170	-	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-
09.50	48	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-
10.25	24	24	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-	-
10.75	2,565	260	-	-	-	-	-	-
11.00	5,550	-	-	-	-	-	-	-
11.25	280	-	-	-	-	-	-	-
11.50	1,933	-	-	-	-	-	-	-
11.75	276	-	-	-	-	-	-	-
12.00	335	-	-	-	-	-	-	-
12.25	137,701	6,750	-	-	-	-	-	-
12.50	9,218	948	-	-	-	-	-	-
12.75	3,489	816	-	-	-	-	-	-
13.00	5,010	1,794	-	-	-	-	-	26
13.25	60,810	200	-	-	-	-	1,318	-
13.50	2,917	151,414	-	-	-	-	7,018	-
13.75	16,366	30,243	-	-	-	-	8,506	-
14.00	-	14,168	-	-	-	-	3,037	-
14.25	-	2,304	-	-	-	-	4,010	-
14.50	-	74,984	-	-	-	195,040	5,230	-
14.75	-	6,122	-	-	-	6,239	14,315	-
15.00	-	-	-	-	-	561	5,500	-
15.25	-	-	-	-	-	-	1,500	-
15.50	389	-	-	-	-	68,424	-	-
15.75	-	-	-	-	-	3,368	-	-
16.00	-	-	-	-	-	-	-	-
16.25	-	-	-	-	-	-	-	-
16.50	-	-	-	-	-	-	-	-
16.75	-	-	-	-	-	-	-	-
17.00	-	-	-	-	-	-	-	-
17.25	-	-	-	-	-	-	-	-
17.50	-	-	-	-	-	-	-	-
17.75	-	-	-	-	-	-	-	-
18.00	-	-	-	-	-	-	-	-
18.25	-	-	-	-	-	-	-	-
18.50	-	-	-	-	-	-	-	-
18.75	-	-	-	-	-	-	-	-
19.00	-	-	-	-	-	-	-	-
19.25	-	-	-	-	-	-	-	-
19.50	-	-	-	-	-	-	-	-
19.75	-	-	-	-	-	-	-	-
20.00 & above	-	-	-	-	-	-	-	-
Total	339,110	394,655	95,249	-	-	285,034	50,484	26
Weighted Average	12.03	13.29	-	-	-	14.18	14.29	13.00

*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-22								
Deposits								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)	Total Deposits (D+E+F+G+P)	
J	K	L	M	N	O	P	Q	R
-	-	-	-	-	-	49	101,054	00.00
-	-	-	-	-	-	-	5,646	01.00*
-	-	-	-	-	-	-	-	02.00*
-	-	-	-	-	-	-	-	03.00*
-	-	-	-	-	-	-	-	04.00*
-	-	-	-	-	-	-	-	05.00*
-	-	-	-	-	-	-	-	05.25
-	-	-	-	-	-	-	-	05.50
-	-	-	-	-	-	-	-	05.75
-	-	-	-	-	-	-	-	06.00
-	-	-	-	-	-	-	-	06.25
-	-	-	-	-	-	-	-	06.50
-	-	-	-	-	-	-	-	06.75
-	-	-	-	-	-	-	-	07.00
-	-	-	-	-	-	-	-	07.25
-	-	-	-	-	-	-	-	07.50
-	-	-	-	-	-	-	-	07.75
-	-	-	-	-	-	-	-	08.00
-	-	-	-	-	-	-	-	08.25
-	-	-	-	-	-	-	-	08.50
-	-	-	-	-	-	-	-	08.75
-	-	-	-	-	-	-	-	09.00
-	-	-	-	-	-	-	-	09.25
-	-	-	-	-	-	-	-	09.50
-	-	-	-	-	-	-	-	09.75
-	-	-	-	-	-	-	-	10.00
-	-	-	-	-	-	-	-	10.25
-	-	-	-	-	-	-	-	10.50
-	-	-	-	-	-	-	-	10.75
-	-	-	-	-	-	-	-	11.00
-	-	-	-	-	-	-	-	11.25
-	-	-	-	-	-	-	-	11.50
-	-	-	-	-	-	-	-	11.75
-	-	-	-	-	-	-	-	12.00
-	-	-	-	-	-	-	-	12.25
-	-	-	-	-	-	-	-	12.50
-	-	-	-	-	-	-	-	12.75
5	-	-	-	-	-	26	26	13.00
30	-	-	-	-	-	1,323	1,323	13.25
-	-	-	-	-	-	7,048	7,048	13.50
-	-	-	-	-	-	8,506	8,506	13.75
-	-	-	-	-	-	3,037	3,037	14.00
-	-	-	-	-	-	4,010	4,010	14.25
-	-	-	-	-	-	5,230	200,270	14.50
-	-	-	-	-	-	14,315	20,554	14.75
-	-	-	-	-	-	5,500	6,061	15.00
-	-	-	-	-	-	1,500	1,500	15.25
-	-	-	-	-	-	-	68,424	15.50
-	-	-	-	-	-	-	3,368	15.75
-	-	-	-	-	-	-	-	16.00
-	-	-	-	-	-	-	-	16.25
-	-	-	-	-	-	-	-	16.50
-	-	-	-	-	-	-	-	16.75
-	-	-	-	-	-	-	-	17.00
-	-	-	-	-	-	-	-	17.25
-	-	-	-	-	-	-	-	17.50
-	-	-	-	-	-	-	-	17.75
-	-	-	-	-	-	-	-	18.00
-	-	-	-	-	-	-	-	18.25
-	-	-	-	-	-	-	-	18.50
-	-	-	-	-	-	-	-	18.75
-	-	-	-	-	-	-	-	19.00
-	-	-	-	-	-	-	-	19.25
-	-	-	-	-	-	-	-	19.50
-	-	-	-	-	-	-	-	19.75
-	-	-	-	-	-	-	-	20.00 & above
35	-	-	-	-	-	50,544	430,827	Total
13.46	-	-	-	-	-	14.28	14.20	Weighted Average

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

2.4 Deposits Distributed by Rate of Islamic All

Rate of Return	Jun-22	Sep-22	Dec-22					
			Fixed					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	1,926,710	1,894,902	1,919,231	28,931	1,513	381	139	33
01.00*	166,497	147,067	1,485	-	-	78,521	1,201	583
02.00*	27,814	11,115	-	-	-	71,300	204	50
03.00*	3,817	35,371	-	-	-	2,931	3,257	2,095
04.00*	63,585	53,443	-	-	-	45,370	1,888	61
05.00*	115,658	86,164	-	-	-	18,866	1,587	226
05.25	38,448	133,184	-	-	-	3,887	14	-
05.50	183,440	16,961	-	-	-	11,702	630	57
05.75	14,146	75,358	-	-	-	9,126	307	172
06.00	35,319	52,754	-	-	-	71,814	425	68
06.25	22,035	8,793	-	-	-	144,454	46	280
06.50	285,893	312,099	-	-	-	16,399	482	59
06.75	21,503	192,208	-	-	-	57,467	792	122
07.00	309,357	149,014	-	-	-	490,564	7,444	2,263
07.25	18,960	36,747	-	-	-	68,347	31	-
07.50	54,589	38,930	-	-	-	23,641	6,795	3,797
07.75	13,993	21,302	-	-	-	23,420	5,013	25
08.00	51,983	34,726	-	-	-	12,450	826	147
08.25	10,653	21,002	-	-	-	6,723	2,382	112
08.50	31,884	33,088	-	-	-	70,323	936	376
08.75	91,579	30,865	-	-	-	6,393	741	14
09.00	25,309	57,838	-	-	-	7,099	732	94
09.25	18,553	19,395	-	-	-	41,165	157	197
09.50	41,738	21,835	-	-	-	12,054	179	58
09.75	17,928	85,446	-	-	-	5,680	683	25
10.00	108,092	38,618	-	-	-	27,161	948	186
10.25	13,613	40,989	-	-	-	6,461	377	192
10.50	68,935	21,370	-	-	-	25,441	512	56
10.75	17,746	18,358	-	-	-	7,768	2,244	5
11.00	48,347	24,650	-	-	-	6,708	2,405	312
11.25	18,273	59,751	-	-	-	10,672	1,399	-
11.50	34,113	30,521	-	-	-	85,017	454	12
11.75	58,345	31,407	-	-	-	1,707	221	394
12.00	38,761	84,106	-	-	-	18,825	1,908	846
12.25	93,348	7,792	-	-	-	3,109	1,925	231
12.50	36,332	52,713	-	-	-	8,738	2,001	428
12.75	64,978	12,639	-	-	-	26,634	1,204	105
13.00	81,861	73,362	-	-	-	8,435	6,973	571
13.25	39,402	32,324	-	-	-	8,037	3,305	801
13.50	64,394	37,231	-	-	-	16,139	6,164	1,057
13.75	26,412	38,759	-	-	-	35,504	11,291	2,614
14.00	48,420	117,674	-	-	-	24,666	19,614	7,430
14.25	19,802	88,328	-	-	-	20,881	14,745	5,979
14.50	45,599	51,428	-	-	-	155,741	60,200	4,993
14.75	39,711	50,585	-	-	-	28,301	24,639	4,266
15.00	30,949	93,187	-	-	-	47,623	37,707	9,131
15.25	50,059	72,140	-	-	-	15,880	27,405	4,517
15.50	61,487	62,333	-	-	-	127,641	50,521	3,048
15.75	16,389	115,764	-	-	-	29,708	41,852	12,991
16.00	19,534	43,418	-	-	-	108,297	32,071	8,865
16.25	11,001	12,212	-	-	-	4,071	5,552	343
16.50	-	3,038	-	-	-	8,292	8,104	-
16.75	-	1,908	-	-	-	-	10,784	219
17.00	-	27,190	-	-	-	-	5,750	-
17.25	-	8,497	-	-	-	-	21,508	-
17.50	-	-	-	-	-	-	-	-
17.75	-	-	-	-	-	-	-	-
18.00	-	-	-	-	-	-	-	-
18.25	-	-	-	-	-	-	-	-
18.50	-	-	-	-	-	-	-	-
18.75	-	-	-	-	-	-	-	-
19.00	-	-	-	-	-	-	136	373
19.25	-	-	-	-	-	-	-	-
19.50	-	-	-	-	-	-	-	-
19.75	-	-	-	-	-	-	-	-
20.00 & above	-	1,059	-	-	-	-	-	-
Total	4,747,295	4,922,957	1,920,716	28,931	1,513	2,167,533	440,811	80,879
Weighted Average	8.30	9.15	-	-	-	9.16	14.30	13.59

*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-22								
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	
44	1	1	-	17	-	235	1,950,292	00.00
870	-	3	-	23	-	2,681	82,687	01.00*
1,631	-	-	-	-	-	1,885	73,185	02.00*
109	-	-	-	-	-	5,461	8,392	03.00*
9,839	1,321	2,872	1,321	2	-	17,303	62,672	04.00*
1,529	1,604	2,119	-	14,836	-	21,901	40,767	05.00*
0	1	-	-	1	-	15	3,902	05.25
608	-	-	-	3	-	1,298	12,999	05.50
-	-	-	-	-	-	479	9,605	05.75
16	-	-	-	0	-	509	72,324	06.00
310	39	0	-	2	-	677	145,131	06.25
1,763	31	9	-	1	-	2,346	18,744	06.50
445	45	64	-	1	-	1,469	58,937	06.75
643	16	46	-	5	-	10,417	500,980	07.00
157	0	6	-	115	-	308	68,655	07.25
427	144	-	-	192	-	11,356	34,997	07.50
4,964	0	1	-	39	-	10,043	33,464	07.75
1,082	32	76	-	5	-	2,168	14,618	08.00
11,598	44	316	-	45	-	14,497	21,219	08.25
901	44	153	-	59	-	2,469	72,792	08.50
8,695	29	113	-	358	-	9,950	16,343	08.75
3,854	11	91	-	326	-	5,108	12,207	09.00
2,800	26	80	-	221	-	3,481	44,646	09.25
4,038	4,975	2,017	8	2,546	-	13,822	25,875	09.50
3,941	2,063	49	-	174	-	6,934	12,614	09.75
78,470	108	55	-	5,702	-	85,469	112,630	10.00
1,509	-	23	-	44	-	2,144	8,605	10.25
3,968	-	13	-	20,380	-	24,930	50,370	10.50
2,490	-	107	7	80	-	4,933	12,701	10.75
9,038	-	3	-	58	-	11,816	18,524	11.00
4,962	84	273	0	37	-	6,755	17,427	11.25
5,829	10	-	-	5,450	-	11,756	96,773	11.50
3,188	0	516	-	70	-	4,390	6,096	11.75
3,955	-	1	-	10,563	-	17,274	36,099	12.00
3,888	-	159	-	41	-	6,244	9,353	12.25
9,788	-	575	-	4	-	12,795	21,532	12.50
1,974	-	156	-	780	-	4,220	30,853	12.75
29,738	-	8	-	2	-	37,291	45,727	13.00
11,102	-	2	-	63	-	15,274	23,311	13.25
2,737	24	453	-	34	-	10,468	26,607	13.50
2,262	6	-	-	0	-	16,174	51,678	13.75
8,990	-	13	-	-	-	36,046	60,712	14.00
4,768	21	106	-	-	-	25,619	46,499	14.25
18,801	11	3,016	3	248	-	87,272	243,013	14.50
4,224	-	-	-	24	-	33,153	61,455	14.75
14,910	30	15	1	206	-	61,999	109,622	15.00
11,321	-	-	-	-	-	43,243	59,124	15.25
8,132	-	-	-	416	-	62,116	189,757	15.50
7,956	-	-	-	-	-	62,798	92,506	15.75
12,543	-	-	-	1,083	-	54,560	162,857	16.00
8,511	-	-	-	10	-	14,416	18,487	16.25
-	-	-	-	-	-	8,104	16,396	16.50
-	-	-	-	-	-	11,003	11,003	16.75
-	-	-	-	-	-	5,750	5,750	17.00
-	-	-	-	-	-	21,508	21,508	17.25
-	-	-	-	3	-	3	3	17.50
-	-	-	-	-	-	-	-	17.75
-	-	-	-	-	-	-	-	18.00
-	-	-	-	-	-	-	-	18.25
-	-	-	-	-	-	-	-	18.50
-	-	-	-	-	-	-	-	18.75
1,799	7	90	2	186	-	2,592	2,592	19.00
-	-	-	-	-	-	-	-	19.25
-	-	-	-	-	-	-	-	19.50
-	-	-	-	-	-	-	-	19.75
-	-	-	-	-	-	-	-	20.00 & above
337,113	10,727	13,600	1,341	64,455	-	948,925	5,067,618	Total
11.61	6.95	7.61	0.18	8.50	-	12.69	10.14	Weighted Average

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

2.4.1 Deposits Distributed by Rate of Islamic Public Sector

Rate of Return	Jun-22	Sep-22	Dec-22					
			Fixed					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	69,414	65,556	4,716	1,340	304	-	1	1
01.00*	4,889	4,943	-	-	5,403	-	-	-
02.00*	11	7	-	-	10	-	-	-
03.00*	26	28	-	-	26	-	-	-
04.00*	145	366	-	-	179	-	-	-
05.00*	31,371	31,070	-	-	384	-	-	-
05.25	561	8,035	-	-	115	-	-	-
05.50	3,191	3,300	-	-	0	-	-	-
05.75	131	220	-	-	0	-	-	-
06.00	7,106	5,298	-	-	3,272	3	0	8
06.25	137	6,061	-	-	-	22	-	-
06.50	9,028	2,843	-	-	5,028	26	22	1
06.75	317	1,669	-	-	100	-	46	-
07.00	73,497	50,162	-	-	3,115	-	-	-
07.25	10,252	820	-	-	2,970	-	-	-
07.50	840	451	-	-	4,928	-	-	-
07.75	800	449	-	-	7,685	-	-	-
08.00	3,145	4,996	-	-	5,072	-	-	20
08.25	4,648	67	-	-	-	-	-	107
08.50	1,021	426	-	-	42,170	2	-	43
08.75	194	435	-	-	2	-	-	25
09.00	859	2,199	-	-	5,264	9	4	846
09.25	387	970	-	-	87	-	-	210
09.50	1,421	1,546	-	-	585	2	58	126
09.75	556	315	-	-	-	-	-	3,101
10.00	418	1,576	-	-	-	36	3	-
10.25	657	20	-	-	-	31	-	49
10.50	1,152	2,015	-	-	248	6	25	653
10.75	1,830	1,665	-	-	-	26	-	50
11.00	6,384	3,357	-	-	807	35	-	1,886
11.25	426	748	-	-	344	-	-	35
11.50	1,262	3,820	-	-	-	-	-	4,715
11.75	369	727	-	-	272	-	-	332
12.00	-	1,349	-	-	1,667	-	10	145
12.25	7,800	487	-	-	-	200	69	-
12.50	1,035	2,340	-	-	995	-	-	120
12.75	935	166	-	-	-	-	-	-
13.00	1,016	909	-	-	1	30	202	52
13.25	308	2,696	-	-	-	71	-	101
13.50	-	848	-	-	358	682	-	127
13.75	-	5,771	-	-	-	-	62	386
14.00	-	6,616	-	-	642	207	398	60
14.25	2	6,164	-	-	4,063	20	-	495
14.50	500	526	-	-	64,538	7,552	706	-
14.75	-	210	-	-	2,039	65	268	687
15.00	-	16,503	-	-	5,461	4,640	1,367	-
15.25	-	4,764	-	-	622	-	1,498	-
15.50	-	4,915	-	-	-	9,193	-	-
15.75	-	437	-	-	-	-	7,875	-
16.00	-	-	-	-	-	-	-	20
16.25	-	-	-	-	3,496	-	-	-
16.50	-	-	-	-	-	1,500	-	-
16.75	-	-	-	-	-	-	-	-
17.00	-	-	-	-	-	-	-	-
17.25	-	8,497	-	-	-	-	-	-
17.50	-	-	-	-	-	-	-	-
17.75	-	-	-	-	-	-	-	-
18.00	-	-	-	-	-	-	-	-
18.25	-	-	-	-	-	-	-	-
18.50	-	-	-	-	-	-	-	-
18.75	-	-	-	-	-	-	-	-
19.00	-	-	-	-	-	136	373	1,799
19.25	-	-	-	-	-	-	-	-
19.50	-	-	-	-	-	-	-	-
19.75	-	-	-	-	-	-	-	-
20.00 & above	-	1,059	-	-	-	-	-	-
Total	248,040	270,415	4,716	1,340	172,254	24,493	12,987	16,198
Weighted Average	6.04	8.13	-	-	10.9	15.0	15.4	12.0

*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-22								
Deposits								
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)	Rate of Return
J	K	L	M	N	O	P	Q	R
1	1	-	17	-	3	64,950	-	00.00
-	-	-	-	-	-	5,403	-	01.00*
-	-	-	-	-	-	10	-	02.00*
-	-	-	-	-	-	26	-	03.00*
-	-	-	-	-	-	179	-	04.00*
-	-	-	-	-	-	384	-	05.00*
-	-	-	-	-	-	115	-	05.25
-	-	-	-	-	-	0	-	05.50
-	-	-	-	-	-	0	-	05.75
-	-	-	-	-	12	3,284	-	06.00
-	-	-	-	-	22	22	-	06.25
-	-	-	-	-	49	5,076	-	06.50
-	-	-	-	-	46	146	-	06.75
-	-	-	-	-	-	3,115	-	07.00
-	-	-	-	-	-	2,970	-	07.25
-	-	-	-	-	-	4,928	-	07.50
-	-	-	-	-	-	7,685	-	07.75
-	-	-	-	-	20	5,092	-	08.00
-	-	-	-	-	107	107	-	08.25
-	-	-	-	-	45	42,215	-	08.50
8	-	-	-	-	33	35	-	08.75
3	-	-	-	-	861	6,126	-	09.00
-	-	-	-	-	210	297	-	09.25
-	-	-	-	-	186	771	-	09.50
-	21	-	-	-	3,122	3,122	-	09.75
-	7	-	-	-	46	46	-	10.00
-	-	-	-	-	80	80	-	10.25
-	-	-	-	-	684	932	-	10.50
-	-	7	-	-	76	83	-	10.75
-	-	-	-	-	1,921	2,728	-	11.00
17	-	0	-	-	52	396	-	11.25
6	-	-	-	-	4,721	4,721	-	11.50
0	241	-	-	-	573	845	-	11.75
-	-	-	547	-	155	2,368	-	12.00
-	-	-	38	-	269	307	-	12.25
-	-	-	-	-	120	1,115	-	12.50
-	126	-	-	-	126	126	-	12.75
-	8	-	-	-	291	293	-	13.00
-	2	-	-	-	174	174	-	13.25
-	-	-	-	-	808	1,166	-	13.50
-	-	-	0	-	448	448	-	13.75
-	-	-	-	-	665	1,307	-	14.00
21	80	-	-	-	616	4,679	-	14.25
-	-	3	189	-	8,258	72,988	-	14.50
-	-	-	-	-	1,020	3,060	-	14.75
-	-	-	-	-	6,007	11,468	-	15.00
-	-	-	-	-	1,498	2,120	-	15.25
-	-	-	120	-	9,193	9,313	-	15.50
-	-	-	-	-	7,875	7,875	-	15.75
-	-	-	1,083	-	20	1,103	-	16.00
-	-	-	10	-	-	3,506	-	16.25
-	-	-	-	-	1,500	1,500	-	16.50
-	-	-	-	-	-	-	-	16.75
-	-	-	-	-	-	-	-	17.00
-	-	-	-	-	-	-	-	17.25
-	-	-	3	-	-	3	-	17.50
-	-	-	-	-	-	-	-	17.75
-	-	-	-	-	-	-	-	18.00
-	-	-	-	-	-	-	-	18.25
-	-	-	-	-	-	-	-	18.50
-	-	-	-	-	-	-	-	18.75
7	90	2	186	-	2,405	2,592	-	19.00
-	-	-	-	-	-	-	-	19.25
-	-	-	-	-	-	-	-	19.50
-	-	-	-	-	-	-	-	19.75
-	-	-	-	-	-	-	-	20.00 & above
62	577	12	2,191	-	54,317	293,399	-	Total
12.6	13.3	13.1	14.9	-	14.2	11.5	-	Weighted Average

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

2.4.2 Deposits Distributed by Rate of Islamic Domestic Private

Rate of Return	Jun-22	Sep-22	Dec-22					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	1,857,296	1,829,347	1,860,661	24,215	173	77	139	33
01.00*	161,608	142,123	1,485	-	-	73,119	1,201	583
02.00*	27,804	11,107	-	-	-	71,290	204	50
03.00*	3,791	35,343	-	-	-	2,904	3,257	2,095
04.00*	63,440	53,077	-	-	-	45,191	1,888	61
05.00*	84,288	55,094	-	-	-	18,482	1,587	226
05.25	37,887	125,149	-	-	-	3,772	14	-
05.50	180,249	13,661	-	-	-	11,701	630	57
05.75	14,015	75,138	-	-	-	9,126	307	172
06.00	28,212	47,456	-	-	-	68,542	422	68
06.25	21,898	2,732	-	-	-	144,454	24	280
06.50	276,866	309,256	-	-	-	11,371	456	37
06.75	21,186	190,540	-	-	-	57,367	792	76
07.00	235,860	98,852	-	-	-	487,448	7,444	2,263
07.25	8,707	35,926	-	-	-	65,377	31	-
07.50	53,749	38,479	-	-	-	18,712	6,795	3,797
07.75	13,193	20,854	-	-	-	15,735	5,013	25
08.00	48,838	29,730	-	-	-	7,378	826	147
08.25	6,004	20,935	-	-	-	6,723	2,382	112
08.50	30,863	32,662	-	-	-	28,153	934	376
08.75	91,385	30,430	-	-	-	6,392	741	14
09.00	24,451	55,639	-	-	-	1,835	724	89
09.25	18,165	18,425	-	-	-	41,079	157	197
09.50	40,317	20,289	-	-	-	11,469	177	-
09.75	17,372	85,131	-	-	-	5,680	683	25
10.00	107,673	37,042	-	-	-	27,161	913	183
10.25	12,956	40,969	-	-	-	6,461	346	192
10.50	67,783	19,355	-	-	-	25,192	506	31
10.75	15,915	16,694	-	-	-	7,768	2,217	5
11.00	41,963	21,293	-	-	-	5,901	2,370	312
11.25	17,847	59,003	-	-	-	10,328	1,399	-
11.50	32,851	26,701	-	-	-	85,017	454	12
11.75	57,976	30,680	-	-	-	1,435	221	394
12.00	38,761	82,758	-	-	-	17,158	1,908	836
12.25	85,548	7,305	-	-	-	3,109	1,725	163
12.50	35,297	50,373	-	-	-	7,743	2,001	428
12.75	64,043	12,472	-	-	-	26,634	1,204	105
13.00	80,845	72,453	-	-	-	8,434	6,943	369
13.25	39,094	29,629	-	-	-	8,037	3,235	801
13.50	64,394	36,383	-	-	-	15,781	5,483	1,057
13.75	26,412	32,988	-	-	-	35,504	11,291	2,552
14.00	48,420	111,059	-	-	-	24,023	19,407	7,033
14.25	19,800	82,164	-	-	-	16,818	14,725	5,979
14.50	45,100	50,902	-	-	-	91,204	52,648	4,287
14.75	39,711	50,375	-	-	-	26,262	24,574	3,998
15.00	30,949	76,684	-	-	-	42,162	33,068	7,764
15.25	50,059	67,376	-	-	-	15,258	27,405	3,020
15.50	61,487	57,418	-	-	-	127,641	41,328	3,048
15.75	16,389	115,327	-	-	-	29,708	41,852	5,116
16.00	19,534	43,418	-	-	-	108,297	32,071	8,865
16.25	11,001	12,212	-	-	-	575	5,552	343
16.50	-	3,038	-	-	-	8,292	6,604	-
16.75	-	1,908	-	-	-	-	10,784	219
17.00	-	27,190	-	-	-	-	5,750	-
17.25	-	-	-	-	-	-	21,508	-
17.50	-	-	-	-	-	-	-	-
17.75	-	-	-	-	-	-	-	-
18.00	-	-	-	-	-	-	-	-
18.25	-	-	-	-	-	-	-	-
18.50	-	-	-	-	-	-	-	-
18.75	-	-	-	-	-	-	-	-
19.00	-	-	-	-	-	-	-	-
19.25	-	-	-	-	-	-	-	-
19.50	-	-	-	-	-	-	-	-
19.75	-	-	-	-	-	-	-	-
20.00 & above	-	-	-	-	-	-	-	-
Total	4,499,254	4,652,541	1,862,146	24,215	173	1,995,278	416,318	67,892
Weighted Average	8.46	9.22	-	-	-	9.00	14.26	13.24

*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-22								
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	
44	-	-	-	-	-	215	1,885,342	00.00
870	-	3	-	23	-	2,681	77,284	01.00*
1,631	-	-	-	-	-	1,885	73,175	02.00*
109	-	-	-	-	-	5,461	8,366	03.00*
9,839	1,321	2,872	1,321	2	-	17,303	62,493	04.00*
1,529	1,604	2,119	-	14,836	-	21,901	40,383	05.00*
0	1	-	-	1	-	15	3,787	05.25
608	-	-	-	3	-	1,298	12,999	05.50
-	-	-	-	-	-	479	9,605	05.75
7	-	-	-	0	-	498	69,040	06.00
310	39	0	-	2	-	655	145,109	06.25
1,763	31	9	-	1	-	2,297	13,668	06.50
445	45	64	-	1	-	1,423	58,791	06.75
643	16	46	-	5	-	10,417	497,865	07.00
157	0	6	-	115	-	308	65,685	07.25
427	144	-	-	192	-	11,356	30,068	07.50
4,964	0	1	-	39	-	10,043	25,779	07.75
1,062	32	76	-	5	-	2,148	9,526	08.00
11,490	44	316	-	45	-	14,389	21,112	08.25
858	44	153	-	59	-	2,424	30,577	08.50
8,670	21	113	-	358	-	9,917	16,308	08.75
3,008	9	91	-	326	-	4,247	6,082	09.00
2,590	26	80	-	221	-	3,271	44,349	09.25
3,912	4,975	2,017	8	2,546	-	13,636	25,104	09.50
840	2,063	28	-	174	-	3,812	9,492	09.75
78,470	108	48	-	5,702	-	85,423	112,585	10.00
1,460	-	23	-	44	-	2,064	8,525	10.25
3,316	-	13	-	20,380	-	24,246	49,438	10.50
2,440	-	107	-	80	-	4,850	12,618	10.75
7,152	-	3	-	58	-	9,895	15,796	11.00
4,927	67	273	-	37	-	6,703	17,031	11.25
1,114	5	-	-	5,450	-	7,035	92,052	11.50
2,857	-	275	-	70	-	3,816	5,252	11.75
3,810	-	1	-	10,017	-	16,572	33,730	12.00
3,888	-	159	-	3	-	5,937	9,046	12.25
9,668	-	575	-	4	-	12,675	20,417	12.50
1,974	-	30	-	780	-	4,093	30,727	12.75
29,686	-	-	-	2	-	37,000	45,434	13.00
11,001	-	-	-	63	-	15,100	23,137	13.25
2,610	24	453	-	34	-	9,660	25,441	13.50
1,876	6	-	-	-	-	15,726	51,230	13.75
8,930	-	13	-	-	-	35,382	59,405	14.00
4,272	-	26	-	-	-	25,002	41,820	14.25
18,801	11	3,016	-	59	-	78,822	170,026	14.50
3,537	-	-	-	24	-	32,133	58,395	14.75
14,910	30	15	1	206	-	55,992	98,154	15.00
11,321	-	-	-	-	-	41,746	57,004	15.25
8,132	-	-	-	296	-	52,804	180,444	15.50
7,956	-	-	-	-	-	54,923	84,631	15.75
12,523	-	-	-	-	-	53,458	161,755	16.00
8,511	-	-	-	-	-	14,406	14,981	16.25
-	-	-	-	-	-	6,604	14,896	16.50
-	-	-	-	-	-	11,003	11,003	16.75
-	-	-	-	-	-	5,750	5,750	17.00
-	-	-	-	-	-	21,508	21,508	17.25
-	-	-	-	-	-	-	-	17.50
-	-	-	-	-	-	-	-	17.75
-	-	-	-	-	-	-	-	18.00
-	-	-	-	-	-	-	-	18.25
-	-	-	-	-	-	-	-	18.50
-	-	-	-	-	-	-	-	18.75
-	-	-	-	-	-	-	-	19.00
-	-	-	-	-	-	-	-	19.25
-	-	-	-	-	-	-	-	19.50
-	-	-	-	-	-	-	-	19.75
-	-	-	-	-	-	-	-	20.00 & above
320,914	10,665	13,024	1,330	62,264	-	892,406	4,774,219	Total
11.59	6.91	7.36	0.07	8.27	-	12.60	10.03	Weighted Average

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

2.5 Deposits Distributed by Rate of Overall All

Rate of Interest	Jun-22	Sep-22	Dec-22					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	8,131,057	8,123,972	7,786,552	147,979	36,446	72,994	236	96
01.00*	689,348	356,355	1,714	0	67	248,415	6,262	4,665
02.00*	99,635	169,056	-	782	522	262,442	4,903	33,197
03.00*	34,737	77,166	-	-	-	20,631	14,917	7,512
04.00*	79,070	86,483	-	-	-	47,658	6,665	5,026
05.00*	162,502	122,280	-	-	-	31,352	4,534	4,334
05.25	40,517	134,153	-	-	-	3,887	14	66
05.50	184,685	59,693	-	-	-	11,702	2,475	764
05.75	21,376	80,821	-	-	-	16,770	2,499	953
06.00	64,516	72,804	-	-	-	71,814	1,394	1,959
06.25	33,475	11,897	-	-	-	144,454	47	335
06.50	295,725	315,271	-	-	-	16,399	917	735
06.75	38,604	196,186	-	-	-	57,467	793	706
07.00	323,831	176,278	-	-	-	491,732	25,250	6,257
07.25	44,511	86,754	-	-	-	68,347	2,329	638
07.50	76,687	56,323	-	-	2	23,641	7,366	8,414
07.75	76,194	26,464	-	-	-	23,420	5,084	45
08.00	116,208	57,318	-	-	-	12,450	4,494	1,163
08.25	36,267	31,311	-	5	-	6,723	2,768	596
08.50	46,918	45,879	-	-	-	70,323	2,378	1,177
08.75	113,754	49,246	-	-	-	6,393	2,369	1,949
09.00	46,436	83,597	-	-	-	7,099	21,741	2,511
09.25	43,185	26,353	-	-	-	41,165	22,286	222
09.50	61,852	35,853	-	-	-	12,054	2,326	136
09.75	41,619	132,359	-	-	-	5,680	896	5,982
10.00	149,009	79,487	-	-	-	27,161	13,193	275
10.25	68,810	81,271	-	-	-	6,461	10,804	5,317
10.50	114,261	49,950	-	-	-	25,441	9,828	12,089
10.75	66,417	46,277	-	2	-	7,768	4,498	1,102
11.00	146,519	99,936	-	-	-	6,708	5,077	747
11.25	151,887	116,833	-	-	-	10,672	1,399	52
11.50	118,945	292,382	-	-	-	85,017	1,008	3,446
11.75	135,152	78,822	-	-	-	1,707	1,980	934
12.00	107,345	215,169	-	-	-	18,825	22,119	11,494
12.25	5,496,348	127,673	-	0	-	3,111	2,772	9,499
12.50	1,461,014	92,325	-	-	-	8,738	17,372	1,728
12.75	296,751	83,493	-	-	-	26,634	2,788	11,824
13.00	417,705	128,143	-	-	-	8,435	9,631	16,383
13.25	343,690	84,575	-	-	-	8,037	4,732	1,460
13.50	283,529	4,950,183	-	14	-	16,139	30,930	3,640
13.75	108,596	899,372	-	-	-	35,504	25,979	5,715
14.00	164,773	1,183,963	-	-	17,946	48,510	51,942	9,260
14.25	82,242	316,376	-	-	-	21,342	34,270	11,209
14.50	205,307	354,502	-	66,717	585,847	5,155,626	166,425	27,454
14.75	97,753	218,860	-	18,210	141	631,832	86,829	35,503
15.00	124,382	390,381	-	20,071	-	437,304	115,880	51,014
15.25	134,821	171,161	-	28,097	-	61,754	99,113	15,435
15.50	161,181	270,738	-	7,249	1,869	286,572	254,678	23,981
15.75	68,108	322,060	-	31,782	-	45,908	80,978	38,661
16.00	124,862	321,840	-	4,869	-	147,267	68,685	30,216
16.25	55,868	265,057	-	8,447	-	41,411	44,740	6,623
16.50	159,441	169,601	-	-	-	26,375	22,598	2,200
16.75	61,854	15,669	-	-	-	29,928	40,299	219
17.00	37,195	27,954	-	-	-	8,850	41,651	-
17.25	24,123	12,065	-	-	-	2,795	22,008	-
17.50	27,240	-	-	-	-	-	-	-
17.75	25,480	-	-	-	-	-	-	-
18.00	26,984	5,129	-	-	-	-	4,500	-
18.25	-	-	-	-	-	-	-	-
18.50	360	-	-	-	-	-	-	-
18.75	-	427	-	-	-	-	-	-
19.00	0	19	-	-	-	-	203	373
19.25	-	-	-	-	-	-	-	-
19.50	-	-	-	-	-	-	-	-
19.75	-	-	-	-	-	-	-	-
20.00 & above	22,717	1,280	-	-	-	-	5	4
Total	21,973,382	22,086,843	7,788,266	334,226	642,841	9,016,843	1,443,856	427,296
Weighted Average	10.78	11.93	0.00	8.36	13.65	12.55	14.07	12.04

*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-22								
Deposits								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)	Total Deposits (D+E+F+G+P)	
J	K	L	M	N	O	P	Q	
163	1	1	-	101	-	599	8,044,569	
5,873	-	28	23	59	-	16,910	267,106	01.00*
4,287	-	11	-	130	-	42,529	306,276	02.00*
14,654	-	-	-	-	-	37,083	57,714	03.00*
13,727	1,337	3,031	1,322	35	1	31,144	78,801	04.00*
6,471	1,684	2,199	-	14,898	5	34,125	65,476	05.00*
3,372	2	34	1	189	-	3,677	7,564	05.25
1,861	-	83	-	54	3	5,241	16,943	05.50
2,047	47	218	0	177	-	5,942	22,713	05.75
2,306	297	119	1	163	1	6,239	78,053	06.00
2,235	63	142	1	174	-	2,997	147,451	06.25
2,637	117	334	1	271	2	5,013	21,412	06.50
526	395	212	4	219	-	2,855	60,322	06.75
2,547	307	309	73	363	5	35,112	526,843	07.00
1,623	111	74	9	903	-	5,687	74,034	07.25
2,628	378	445	1	693	81	20,006	43,649	07.50
6,165	11	701	82	579	0	12,667	36,088	07.75
7,965	152	698	1	1,942	8	16,421	28,871	08.00
14,060	256	523	10	1,138	-	19,351	26,078	08.25
4,591	134	813	3	450	24	9,570	79,893	08.50
9,474	56	167	9	708	4	14,735	21,129	08.75
7,143	89	3,753	6	824	3	36,070	43,169	09.00
6,510	66	194	1	339	-	29,618	70,784	09.25
10,539	5,169	2,264	9	2,909	26	23,380	35,434	09.50
20,446	2,237	2,477	8	900	1	32,945	38,626	09.75
90,576	163	697	66	12,762	40	117,772	144,933	10.00
15,996	334	737	6	11,054	14	44,263	50,724	10.25
25,686	135	197	109	21,688	55	69,787	95,227	10.50
13,204	58	3,075	14	3,430	2	25,383	33,152	10.75
25,976	304	526	173	10,154	10	42,967	49,675	11.00
22,470	272	1,414	24	10,295	13	35,939	46,611	11.25
26,120	34	758	9	9,509	2	40,888	125,905	11.50
30,983	196	2,683	0	1,338	4	38,117	39,824	11.75
34,926	59,575	7,482	46	18,592	-	154,232	173,057	12.00
7,092	9	682	19	2,973	75	23,120	26,232	12.25
16,921	856	5,495	57	12,474	-	54,902	63,640	12.50
14,527	158	548	1	1,738	3	31,586	58,220	12.75
45,224	159	1,048	1,964	4,185	-	78,596	87,031	13.00
21,460	223	1,427	2	425	-	29,728	37,765	13.25
32,307	225	3,454	166	8,772	-	79,495	95,648	13.50
15,120	352	835	70	731	-	48,803	84,306	13.75
34,217	4,141	595	-	2,002	-	102,156	168,613	14.00
19,826	1,172	2,153	-	1,255	-	69,884	91,226	14.25
148,008	2,110	7,025	108	43,618	-	394,747	6,202,936	14.50
73,442	1,790	1,448	3	10,676	30	209,721	859,903	14.75
92,814	1,148	8,877	11	9,376	-	279,120	736,495	15.00
84,818	-	2,731	-	1	-	202,098	291,950	15.25
118,207	1,009	11,022	17	13,717	-	422,631	718,321	15.50
109,194	-	172	-	3,860	-	232,864	310,555	15.75
171,480	-	32	-	4,222	-	274,634	426,770	16.00
191,464	-	1,626	-	2,344	-	246,797	296,656	16.25
91,930	3	392	-	1,435	-	118,558	144,933	16.50
74,084	-	13,000	1	2,548	-	130,151	160,080	16.75
92,696	-	-	-	327	-	134,674	143,524	17.00
40,856	-	-	-	-	-	62,864	65,658	17.25
4,379	-	-	-	136	-	4,515	4,515	17.50
-	-	-	-	-	-	-	-	17.75
-	-	-	-	174	-	4,674	4,674	18.00
-	-	-	-	-	-	-	-	18.25
-	-	-	-	8	-	8	8	18.50
-	-	-	-	-	-	-	-	18.75
1,799	7	90	2	756	612	3,842	3,842	19.00
-	-	-	-	-	-	-	-	19.25
-	-	-	-	1	-	1	1	19.50
-	-	-	-	-	-	-	-	19.75
6	-	-	-	41	-	55	55	20.00 & above
1,941,655	87,340	99,050	4,433	254,837	1,022	4,259,489	22,041,665	Total
14.03	11.57	12.70	11.93	8.65	15.41	13.63	12.78	Weighted Average

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

2.5.1 Deposits Distributed by Rate of Overall Public Sector

Rate of Interest	Jun-22	Sep-22	Dec-22					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	1,121,737	1,101,026	877,814	28,511	25,745	738	0	1
01.00*	115,720	16,021	229	0	67	20,233	30	1,268
02.00*	31,283	3,082	-	-	522	106,513	78	1,600
03.00*	1,451	7,446	-	-	-	1,014	4,700	80
04.00*	10,790	14,925	-	-	-	2,388	1,723	21
05.00*	31,537	31,663	-	-	-	384	11	98
05.25	569	8,114	-	-	-	115	-	-
05.50	3,215	39,843	-	-	-	0	91	0
05.75	5,427	4,362	-	-	-	0	2,179	656
06.00	7,369	6,641	-	-	-	3,272	66	479
06.25	5,564	6,201	-	-	-	-	22	3
06.50	13,323	3,964	-	-	-	5,028	26	26
06.75	5,417	3,442	-	-	-	100	1	53
07.00	76,888	52,465	-	-	-	3,115	4,642	7
07.25	20,468	48,169	-	-	-	2,970	-	-
07.50	13,780	5,193	-	-	-	4,928	-	40
07.75	47,548	2,194	-	-	-	7,685	-	-
08.00	22,525	8,584	-	-	-	5,072	83	94
08.25	11,470	7,052	-	5	-	-	384	485
08.50	3,946	5,228	-	-	-	42,170	8	11
08.75	7,414	8,243	-	-	-	2	-	-
09.00	7,462	12,469	-	-	-	5,264	288	335
09.25	19,544	4,774	-	-	-	87	20,288	0
09.50	6,375	5,631	-	-	-	585	32	88
09.75	3,876	3,607	-	-	-	-	194	47
10.00	12,401	11,945	-	-	-	-	65	23
10.25	22,358	20,271	-	-	-	-	31	4
10.50	19,287	12,955	-	-	-	248	533	682
10.75	16,261	20,151	-	2	-	-	26	2
11.00	36,357	12,908	-	-	-	807	643	23
11.25	66,849	24,026	-	-	-	344	-	1
11.50	35,018	233,339	-	-	-	-	513	-
11.75	26,723	24,033	-	-	-	272	9	2
12.00	17,391	83,770	-	-	-	1,667	15,401	59
12.25	2,040,751	98,172	-	0	-	-	203	127
12.50	52,770	15,877	-	-	-	995	33	879
12.75	29,396	54,202	-	-	-	-	15	-
13.00	22,650	16,361	-	-	-	1	45	14,929
13.25	11,652	44,084	-	-	-	-	71	170
13.50	65,403	1,493,698	-	14	-	358	5,264	1,118
13.75	15,955	38,975	-	-	-	-	1,170	655
14.00	9,007	53,203	-	-	17,946	714	13,143	900
14.25	2,043	39,734	-	-	-	4,063	1,180	671
14.50	4,728	26,234	-	2,640	585,847	1,310,241	26,800	5,357
14.75	1,585	73,762	-	-	141	11,811	7,868	14,935
15.00	2,110	70,110	-	-	-	20,950	10,830	35,884
15.25	5,565	30,054	-	-	-	12,760	7,894	9,625
15.50	729	22,000	-	-	1,869	23,889	155,564	13,545
15.75	817	39,084	-	-	-	1,014	3,074	11,568
16.00	3,720	52,196	-	-	-	4,690	4,156	14,213
16.25	1,059	33,056	-	-	-	3,723	720	5,780
16.50	12,828	10,021	-	-	-	5,518	1,797	1,400
16.75	17,837	310	-	-	-	200	3,723	-
17.00	373	5	-	-	-	2,376	22,646	-
17.25	-	8,497	-	-	-	-	-	-
17.50	-	-	-	-	-	-	-	-
17.75	-	-	-	-	-	-	-	-
18.00	-	-	-	-	-	-	-	-
18.25	-	-	-	-	-	-	-	-
18.50	-	-	-	-	-	-	-	-
18.75	-	-	-	-	-	-	-	-
19.00	-	3	-	-	-	-	203	373
19.25	-	-	-	-	-	-	-	-
19.50	-	-	-	-	-	-	-	-
19.75	-	-	-	-	-	-	-	-
20.00 & above	3,746	1,243	-	-	-	-	5	4
Total	4,152,070	4,074,616	878,044	31,171	632,137	1,618,306	318,468	138,319
Weighted Average	10.63	12.15	0.0	1.2	13.9	13.0	14.3	14.5

*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-22								
Deposits								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)	Total Deposits (D+E+F+G+P)	
J	K	L	M	N	O	P	Q	R
1	1	1	97	-	-	3	932,273	00.00
81	-	-	-	-	-	1,378	21,907	01.00*
433	-	-	130	-	-	2,110	109,774	02.00*
29	-	-	-	-	-	4,809	5,822	03.00*
2,446	1	3	2	-	-	4,195	6,585	04.00*
182	-	-	-	-	-	291	675	05.00*
-	1	1	3	-	-	2	120	05.25
-	-	5	12	-	-	95	107	05.50
1,752	36	135	43	0	-	4,758	4,801	05.75
59	101	1	0	-	-	706	3,979	06.00
-	-	3	73	-	-	28	101	06.25
628	20	9	5	-	-	709	5,741	06.50
4	77	-	32	-	-	136	268	06.75
237	14	14	1	-	-	4,914	8,030	07.00
1,066	8	21	90	2	-	1,094	4,156	07.25
1,523	-	10	-	-	-	1,573	6,501	07.50
521	-	277	-	-	-	798	8,484	07.75
6,552	20	215	93	-	-	6,963	12,129	08.00
2,458	134	73	121	-	-	3,533	3,659	08.25
1,434	-	5	54	0	-	1,459	43,683	08.50
175	8	-	84	-	-	183	269	08.75
1,286	3	18	268	6	-	1,930	7,468	09.00
2,520	1	2	18	-	-	22,811	22,916	09.25
671	-	51	185	-	-	842	1,612	09.50
12,382	8	44	234	-	-	12,675	12,909	09.75
1,190	30	11	6,294	-	-	1,319	7,613	10.00
5,413	-	316	8,692	-	-	5,762	14,454	10.25
8,434	10	16	271	-	-	9,674	10,193	10.50
5,603	13	2,500	2,499	9	-	8,144	10,653	10.75
6,623	159	132	8,756	167	-	7,581	17,310	11.00
5,849	165	5	5,766	0	-	6,021	12,131	11.25
15,537	23	111	3,582	-	-	16,184	19,766	11.50
21,288	12	1,914	877	-	-	23,225	24,374	11.75
22,686	58,519	6,249	5,343	-	-	102,915	109,924	12.00
1,928	2	63	501	-	-	2,322	2,824	12.25
1,059	23	2,631	6,071	-	-	4,624	11,690	12.50
4,259	13	137	137	-	-	4,425	4,562	12.75
8,081	2	46	3,524	1,964	-	23,102	28,592	13.00
4,699	177	2	282	-	-	5,119	5,401	13.25
2,050	0	66	875	-	-	8,498	9,745	13.50
2,877	5	674	570	-	-	5,381	5,951	13.75
3,672	48	293	682	-	-	18,055	37,397	14.00
1,573	126	729	23	-	-	4,279	8,365	14.25
15,957	284	1	988	6	-	48,399	1,948,258	14.50
24,689	1,667	165	9	0	30	49,324	61,316	14.75
11,491	22	3,477	1,277	-	-	61,704	83,932	15.00
14,074	-	2,730	1	-	-	34,323	47,084	15.25
30,372	982	6,889	11,637	17	-	207,352	244,764	15.50
32,175	-	169	3,211	-	-	46,985	51,209	15.75
43,650	-	-	1,233	-	-	62,018	67,941	16.00
51,808	-	-	2,265	-	-	58,308	64,296	16.25
22,181	3	292	1,330	-	-	25,672	32,520	16.50
28,061	-	13,000	310	1	-	44,784	45,295	16.75
15,540	-	-	2	-	-	38,186	40,564	17.00
35,356	-	-	-	-	-	35,356	35,356	17.25
-	-	-	3	-	-	-	3	17.50
-	-	-	-	-	-	-	-	17.75
-	-	-	-	-	-	-	-	18.00
-	-	-	-	-	-	-	-	18.25
-	-	-	-	-	-	-	-	18.50
-	-	-	-	-	-	-	-	18.75
1,799	7	90	746	2	612	2,471	3,831	19.00
-	-	-	-	-	-	-	-	19.25
-	-	-	-	-	-	-	-	19.50
-	-	-	-	-	-	-	-	19.75
6	-	-	7	-	-	15	21	20.00 & above
486,419	62,723	43,595	79,309	2,174	642	1,049,524	4,291,308	Total
14.4	12.1	14.4	12.5	12.9	18.8	14.1	13.3	Weighted Average

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

2.5.2 Deposits Distributed by Rate of Overall Domestic Private

Rate of Interest	Jun-22	Sep-22	Dec-22					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	6,927,508	6,923,784	6,813,489	119,468	10,701	66,499	187	96
01.00*	569,078	335,006	1,485	-	-	222,536	6,232	3,397
02.00*	68,352	165,974	-	782	-	155,929	4,826	31,598
03.00*	33,285	69,720	-	-	-	19,617	10,217	7,433
04.00*	68,280	71,558	-	-	-	45,270	4,942	5,005
05.00*	130,964	90,616	-	-	-	30,968	4,523	4,236
05.25	39,948	126,040	-	-	-	3,772	14	66
05.50	181,430	19,850	-	-	-	11,701	2,385	764
05.75	15,949	76,459	-	-	-	16,770	320	297
06.00	57,147	66,163	-	-	-	68,542	1,327	1,480
06.25	27,911	5,696	-	-	-	144,454	25	332
06.50	282,402	311,307	-	-	-	11,371	891	709
06.75	33,188	192,744	-	-	-	57,367	792	653
07.00	246,943	123,813	-	-	-	488,616	20,609	6,250
07.25	24,043	38,585	-	-	-	65,377	2,329	638
07.50	62,902	51,125	-	-	2	18,712	7,366	8,374
07.75	28,646	24,270	-	-	-	15,735	5,084	45
08.00	93,683	48,734	-	-	-	7,378	4,411	1,069
08.25	19,275	24,259	-	-	-	6,723	2,384	112
08.50	42,872	40,518	-	-	-	28,153	2,370	1,166
08.75	106,171	41,003	-	-	-	6,392	2,369	1,949
09.00	38,974	71,128	-	-	-	1,835	21,453	2,176
09.25	23,641	21,578	-	-	-	41,079	1,998	222
09.50	55,428	30,222	-	-	-	11,469	2,294	49
09.75	37,743	128,752	-	-	-	5,680	702	5,935
10.00	136,609	67,543	-	-	-	27,161	13,128	252
10.25	46,427	60,975	-	-	-	6,461	10,774	5,314
10.50	94,975	36,994	-	-	-	25,192	9,295	11,407
10.75	47,592	25,866	-	-	-	7,768	4,472	1,101
11.00	104,612	87,028	-	-	-	5,901	4,434	723
11.25	84,758	92,807	-	-	-	10,328	1,399	51
11.50	81,994	59,044	-	-	-	85,017	495	3,446
11.75	108,153	54,789	-	-	-	1,435	1,971	932
12.00	89,618	131,399	-	-	-	17,158	6,718	11,434
12.25	3,317,896	22,751	-	-	-	3,111	2,569	9,372
12.50	1,399,026	75,499	-	-	-	7,743	17,339	849
12.75	263,866	28,475	-	-	-	26,634	2,773	11,824
13.00	390,045	109,989	-	-	-	8,434	9,586	1,429
13.25	271,228	40,291	-	-	-	8,037	3,343	1,290
13.50	215,209	3,305,072	-	-	-	15,781	18,648	2,522
13.75	76,274	830,153	-	-	-	35,504	16,303	5,060
14.00	155,766	1,116,592	-	-	-	47,796	35,762	8,361
14.25	80,199	274,338	-	-	-	17,279	29,079	10,538
14.50	200,579	253,284	-	64,077	-	3,650,345	134,395	22,097
14.75	96,168	138,976	-	18,210	-	613,782	64,646	20,568
15.00	122,271	320,272	-	20,071	-	415,793	99,550	15,129
15.25	129,256	141,107	-	28,097	-	48,995	89,719	5,810
15.50	160,063	248,738	-	7,249	-	194,258	99,114	10,437
15.75	67,292	282,976	-	31,782	-	41,526	77,905	27,093
16.00	121,142	269,644	-	4,869	-	142,577	64,529	16,003
16.25	54,809	232,001	-	8,447	-	37,688	44,020	843
16.50	146,613	159,580	-	-	-	20,858	20,801	800
16.75	44,017	15,359	-	-	-	29,728	36,576	219
17.00	36,822	27,949	-	-	-	6,474	19,005	-
17.25	24,123	3,568	-	-	-	2,795	22,008	-
17.50	27,240	-	-	-	-	-	-	-
17.75	25,480	-	-	-	-	-	-	-
18.00	26,984	5,129	-	-	-	-	4,500	-
18.25	-	-	-	-	-	-	-	-
18.50	360	-	-	-	-	-	-	-
18.75	-	427	-	-	-	-	-	-
19.00	0	16	-	-	-	-	-	-
19.25	-	-	-	-	-	-	-	-
19.50	-	-	-	-	-	-	-	-
19.75	-	-	-	-	-	-	-	-
20.00 & above	18,971	37	-	-	-	-	-	-
Total	17,482,202	17,617,572	6,814,973	303,054	10,703	7,113,503	1,074,904	288,951
Weighted Average	10.78	11.84	0.00	9.09	0.00	12.37	14.00	10.85

*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-22								
Deposits								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)	Total Deposits (D+E+F+G+P)	
J	K	L	M	N	O	P	Q	R
163	-	-	-	3	-	449	7,010,606	00.00
5,792	-	28	23	59	-	15,532	239,553	01.00*
3,855	-	11	-	-	-	40,289	197,001	02.00*
14,625	-	-	-	-	-	32,274	51,892	03.00*
11,281	1,335	3,027	1,322	33	1	26,947	72,217	04.00*
6,289	1,684	2,199	-	14,898	5	33,833	64,801	05.00*
3,372	1	33	1	187	-	3,672	7,444	05.25
1,861	-	78	-	42	3	5,134	16,835	05.50
294	11	84	-	135	-	1,141	17,912	05.75
2,247	196	119	1	163	1	5,533	74,075	06.00
2,235	63	139	1	101	-	2,896	147,350	06.25
2,009	97	325	1	266	2	4,300	15,671	06.50
522	318	212	4	187	-	2,687	60,055	06.75
2,310	293	295	73	362	5	30,197	518,813	07.00
558	103	53	7	814	-	4,502	69,879	07.25
1,106	378	435	1	693	81	18,434	37,148	07.50
5,643	11	423	82	579	0	11,869	27,604	07.75
1,413	132	483	1	1,849	8	9,364	16,742	08.00
11,601	122	450	10	1,017	-	15,696	22,419	08.25
3,157	134	808	3	396	24	8,058	36,211	08.50
9,299	48	167	9	624	4	14,469	20,860	08.75
5,857	86	3,735	1	556	3	33,866	35,700	09.00
3,990	65	192	1	321	-	6,789	47,868	09.25
9,869	5,169	2,213	9	2,724	26	22,353	33,821	09.50
8,064	2,229	2,433	8	666	1	20,036	25,717	09.75
89,386	133	686	66	6,467	40	110,158	137,319	10.00
10,583	334	422	6	2,362	14	29,809	36,270	10.25
17,252	125	181	109	21,418	55	59,842	85,034	10.50
7,601	45	575	5	930	2	14,731	22,499	10.75
19,353	145	394	6	1,399	10	26,464	32,364	11.00
16,621	107	1,409	24	4,528	13	24,152	34,480	11.25
10,583	11	648	9	5,927	2	21,121	106,139	11.50
9,695	184	769	0	460	4	14,015	15,450	11.75
12,239	1,056	1,232	46	13,249	-	45,975	63,133	12.00
5,164	7	619	19	2,472	75	20,297	23,408	12.25
15,863	833	2,864	57	6,404	-	44,208	51,950	12.50
10,267	145	410	1	1,601	3	27,024	53,657	12.75
37,143	158	1,002	0	662	-	49,979	58,413	13.00
16,756	46	1,425	2	142	-	23,004	31,041	13.25
30,227	225	3,388	166	7,897	-	63,074	78,855	13.50
12,243	347	161	70	162	-	34,346	69,849	13.75
30,545	4,093	302	-	1,320	-	80,382	128,179	14.00
18,253	1,046	1,424	-	1,232	-	61,571	78,850	14.25
132,051	1,825	7,024	102	42,630	-	340,123	4,054,545	14.50
48,752	124	1,283	3	10,666	-	146,042	778,034	14.75
81,324	1,126	5,401	11	8,099	-	210,639	646,503	15.00
70,744	-	1	-	-	-	166,274	243,366	15.25
87,835	28	4,133	0	2,080	-	203,625	405,133	15.50
77,019	-	3	-	649	-	182,669	255,978	15.75
127,830	-	32	-	2,989	-	211,383	358,829	16.00
139,656	-	1,626	-	79	-	186,224	232,359	16.25
69,748	-	100	-	106	-	91,556	112,413	16.50
46,022	-	-	-	2,238	-	85,056	114,784	16.75
77,156	-	-	-	325	-	96,486	102,960	17.00
5,500	-	-	-	-	-	27,508	30,302	17.25
4,379	-	-	-	134	-	4,513	4,513	17.50
-	-	-	-	-	-	-	-	17.75
-	-	-	-	174	-	4,674	4,674	18.00
-	-	-	-	-	-	-	-	18.25
-	-	-	-	8	-	8	8	18.50
-	-	-	-	-	-	-	-	18.75
-	-	-	-	10	-	10	10	19.00
-	-	-	-	-	-	-	-	19.25
-	-	-	-	1	-	1	1	19.50
-	-	-	-	-	-	-	-	19.75
-	-	-	-	34	-	34	34	20.00 & above
1,455,201	24,618	55,455	2,259	175,527	379	3,077,295	17,319,530	Total
13.92	10.19	11.35	11.65	4.61	9.66	13.45	12.59	Weighted Average

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

2.5.3 Deposits Distributed by Rate of Overall Foreign

Rate of Interest	Jun-22	Sep-22	Dec-22					
			Fixed					
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	81,812	99,163	95,249	-	-	5,756	49	-
01.00*	4,550	5,328	-	-	-	5,646	-	-
02.00*	-	-	-	-	-	-	-	-
03.00*	-	-	-	-	-	-	-	-
04.00*	-	-	-	-	-	-	-	-
05.00*	-	-	-	-	-	-	-	-
05.25	-	-	-	-	-	-	-	-
05.50	40	-	-	-	-	-	-	-
05.75	-	-	-	-	-	-	-	-
06.00	-	-	-	-	-	-	-	-
06.25	-	-	-	-	-	-	-	-
06.50	-	-	-	-	-	-	-	-
06.75	-	-	-	-	-	-	-	-
07.00	-	-	-	-	-	-	-	-
07.25	-	-	-	-	-	-	-	-
07.50	5	5	-	-	-	-	-	-
07.75	-	-	-	-	-	-	-	-
08.00	-	-	-	-	-	-	-	-
08.25	5,522	-	-	-	-	-	-	-
08.50	100	133	-	-	-	-	-	-
08.75	170	-	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-
09.50	48	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-	-
10.25	24	24	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-	-
10.75	2,565	260	-	-	-	-	-	-
11.00	5,550	-	-	-	-	-	-	-
11.25	280	-	-	-	-	-	-	-
11.50	1,933	-	-	-	-	-	-	-
11.75	276	-	-	-	-	-	-	-
12.00	335	-	-	-	-	-	-	-
12.25	137,701	6,750	-	-	-	-	-	-
12.50	9,218	948	-	-	-	-	-	-
12.75	3,489	816	-	-	-	-	-	-
13.00	5,010	1,794	-	-	-	-	-	26
13.25	60,810	200	-	-	-	-	1,318	-
13.50	2,917	151,414	-	-	-	-	7,018	-
13.75	16,366	30,243	-	-	-	-	8,506	-
14.00	-	14,168	-	-	-	-	3,037	-
14.25	-	2,304	-	-	-	-	4,010	-
14.50	-	74,984	-	-	-	195,040	5,230	-
14.75	-	6,122	-	-	-	6,239	14,315	-
15.00	-	-	-	-	-	561	5,500	-
15.25	-	-	-	-	-	-	1,500	-
15.50	389	-	-	-	-	68,424	-	-
15.75	-	-	-	-	-	3,368	-	-
16.00	-	-	-	-	-	-	-	-
16.25	-	-	-	-	-	-	-	-
16.50	-	-	-	-	-	-	-	-
16.75	-	-	-	-	-	-	-	-
17.00	-	-	-	-	-	-	-	-
17.25	-	-	-	-	-	-	-	-
17.50	-	-	-	-	-	-	-	-
17.75	-	-	-	-	-	-	-	-
18.00	-	-	-	-	-	-	-	-
18.25	-	-	-	-	-	-	-	-
18.50	-	-	-	-	-	-	-	-
18.75	-	-	-	-	-	-	-	-
19.00	-	-	-	-	-	-	-	-
19.25	-	-	-	-	-	-	-	-
19.50	-	-	-	-	-	-	-	-
19.75	-	-	-	-	-	-	-	-
20.00 & above	-	-	-	-	-	-	-	-
Total	339,110	394,655	95,249	-	-	285,034	50,484	26
Weighted Average	12.03	13.29	-	-	-	14.18	14.29	13.00

*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-22								
Deposits								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)	Total Deposits (D+E+F+G+P)	
J	K	L	M	N	O	P	Q	R
-	-	-	-	-	-	49	101,054	00.00
-	-	-	-	-	-	-	5,646	01.00*
-	-	-	-	-	-	-	-	02.00*
-	-	-	-	-	-	-	-	03.00*
-	-	-	-	-	-	-	-	04.00*
-	-	-	-	-	-	-	-	05.00*
-	-	-	-	-	-	-	-	05.25
-	-	-	-	-	-	-	-	05.50
-	-	-	-	-	-	-	-	05.75
-	-	-	-	-	-	-	-	06.00
-	-	-	-	-	-	-	-	06.25
-	-	-	-	-	-	-	-	06.50
-	-	-	-	-	-	-	-	06.75
-	-	-	-	-	-	-	-	07.00
-	-	-	-	-	-	-	-	07.25
-	-	-	-	-	-	-	-	07.50
-	-	-	-	-	-	-	-	07.75
-	-	-	-	-	-	-	-	08.00
-	-	-	-	-	-	-	-	08.25
-	-	-	-	-	-	-	-	08.50
-	-	-	-	-	-	-	-	08.75
-	-	-	-	-	-	-	-	09.00
-	-	-	-	-	-	-	-	09.25
-	-	-	-	-	-	-	-	09.50
-	-	-	-	-	-	-	-	09.75
-	-	-	-	-	-	-	-	10.00
-	-	-	-	-	-	-	-	10.25
-	-	-	-	-	-	-	-	10.50
-	-	-	-	-	-	-	-	10.75
-	-	-	-	-	-	-	-	11.00
-	-	-	-	-	-	-	-	11.25
-	-	-	-	-	-	-	-	11.50
-	-	-	-	-	-	-	-	11.75
-	-	-	-	-	-	-	-	12.00
-	-	-	-	-	-	-	-	12.25
-	-	-	-	-	-	-	-	12.50
-	-	-	-	-	-	-	-	12.75
5	-	-	-	-	-	26	26	13.00
30	-	-	-	-	-	1,323	1,323	13.25
-	-	-	-	-	-	7,048	7,048	13.50
-	-	-	-	-	-	8,506	8,506	13.75
-	-	-	-	-	-	3,037	3,037	14.00
-	-	-	-	-	-	4,010	4,010	14.25
-	-	-	-	-	-	5,230	200,270	14.50
-	-	-	-	-	-	14,315	20,554	14.75
-	-	-	-	-	-	5,500	6,061	15.00
-	-	-	-	-	-	1,500	1,500	15.25
-	-	-	-	-	-	-	68,424	15.50
-	-	-	-	-	-	-	3,368	15.75
-	-	-	-	-	-	-	-	16.00
-	-	-	-	-	-	-	-	16.25
-	-	-	-	-	-	-	-	16.50
-	-	-	-	-	-	-	-	16.75
-	-	-	-	-	-	-	-	17.00
-	-	-	-	-	-	-	-	17.25
-	-	-	-	-	-	-	-	17.50
-	-	-	-	-	-	-	-	17.75
-	-	-	-	-	-	-	-	18.00
-	-	-	-	-	-	-	-	18.25
-	-	-	-	-	-	-	-	18.50
-	-	-	-	-	-	-	-	18.75
-	-	-	-	-	-	-	-	19.00
-	-	-	-	-	-	-	-	19.25
-	-	-	-	-	-	-	-	19.50
-	-	-	-	-	-	-	-	19.75
-	-	-	-	-	-	-	-	20.00 & above
35	-	-	-	-	-	50,544	430,827	Total
13.46	-	-	-	-	-	14.28	14.20	Weighted Average

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

2.6 Deposits Distributed by Size of All As on

Size of Account (Rs.)	Domestic									
	Foreign Constituents		Government		Non Financial Public Sector Enterprises		NBFI's		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
No. of Accounts with Zero Balance	128,645	0	113,704	-	14,521	-	27,416	-	1,604,304	-
1 to Less Than 25,000	227,724	1,207	346,278	1,576	7,811	31	4,110	34	2,843,756	12,746
25,000 to 50,000	110,093	3,806	58,774	2,099	1,154	49	861	30	2,581,710	88,485
50,000 to 100,000	34,619	2,430	59,934	4,331	544	39	823	59	970,095	73,745
100,000 to 150,000	24,323	2,902	24,240	2,943	303	36	503	61	729,314	84,007
150,000 to 200,000	12,143	2,096	13,695	2,415	192	33	292	50	292,969	48,336
200,000 to 300,000	19,349	4,667	19,105	4,625	3,262	786	469	114	235,879	56,222
300,000 to 400,000	12,459	4,307	9,562	3,222	310	108	327	112	170,106	59,740
400,000 to 500,000	9,600	4,323	7,324	3,283	136	61	260	116	54,032	23,871
500,000 to 750,000	17,549	10,413	10,605	6,357	831	492	518	317	104,664	62,456
750,000 to 1,000,000	9,065	7,867	9,600	8,564	46,874	43,533	364	316	49,226	42,593
1,000,000 to 2,000,000	23,958	32,149	26,332	41,958	2,797	4,826	1,401	2,219	126,559	172,417
2,000,000 to 3,000,000	11,071	26,623	27,293	67,016	3,800	8,880	2,109	5,383	50,645	122,191
3,000,000 to 4,000,000	6,675	22,951	13,077	45,731	776	2,762	883	3,134	34,037	118,985
4,000,000 to 5,000,000	4,295	19,155	5,529	24,634	730	3,060	1,887	8,670	18,719	83,154
5,000,000 to 6,000,000	4,078	21,765	6,292	35,081	1,770	9,841	229	1,315	16,645	89,590
6,000,000 to 7,000,000	2,240	14,486	3,608	23,282	3,560	22,299	703	4,475	9,536	61,499
7,000,000 to 8,000,000	1,756	13,113	3,212	24,496	1,205	8,940	126	948	7,288	54,294
8,000,000 to 9,000,000	1,387	11,736	3,735	31,341	3,064	26,375	127	1,077	5,840	49,392
9,000,000 to 10,000,000	1,162	10,977	1,761	16,529	617	5,842	111	1,057	4,820	45,654
10,000,000 to 100,000,000	10,477	242,540	22,481	675,419	3,444	104,337	1,808	59,968	43,641	1,089,130
100,000,000 to 500,000,000	436	80,962	2,625	554,054	581	131,836	464	95,251	4,157	821,786
500,000,000 to 1,000,000,000	40	27,686	748	496,770	205	140,055	96	68,642	527	339,917
1,000,000,000 to 10,000,000,000	21	45,415	585	1,135,305	204	454,344	136	353,137	385	884,305
10,000,000,000 & Over	1	19,552	20	349,320	10	147,200	11	152,949	22	328,851
Total	673,166	633,129	790,119	3,560,352	98,701	1,115,764	46,034	759,436	9,958,876	4,813,365

Accounts and Category of Deposit Holders

Banks

31st December, 2022

(Million Rupees)

Constituents										Size of Account (Rs.)
Trust Funds		Personal		Other		Sub Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
32,309	-	11,180,304	-	33,094	-	13,005,652	-	13,134,297	0	No. of Accounts with Zero Balance
37,205	220	30,976,360	121,265	93,952	348	34,309,472	136,219	34,537,196	137,426	1 to Less Than 25,000
600,841	23,626	5,217,795	189,171	24,581	388	8,485,716	303,847	8,595,809	307,653	25,000 to 50,000
5,507	376	5,380,647	381,278	12,911	552	6,430,461	460,380	6,465,080	462,810	50,000 to 100,000
2,541	307	3,042,394	369,894	4,356	468	3,803,651	457,716	3,827,974	460,618	100,000 to 150,000
1,616	284	2,170,666	370,249	1,837	312	2,481,267	421,679	2,493,410	423,776	150,000 to 200,000
4,690	1,086	2,501,230	603,073	11,728	2,705	2,776,363	668,611	2,795,712	673,278	200,000 to 300,000
1,473	504	1,146,292	391,278	9,907	3,212	1,337,977	458,176	1,350,436	462,483	300,000 to 400,000
826	369	684,087	303,551	2,786	1,297	749,451	332,546	759,051	336,869	400,000 to 500,000
2,111	1,230	1,066,728	639,124	1,959	1,139	1,187,416	711,115	1,204,965	721,528	500,000 to 750,000
1,003	863	475,151	409,727	3,272	2,775	585,490	508,371	594,555	516,238	750,000 to 1,000,000
3,789	4,974	824,242	1,109,510	2,254	3,003	987,374	1,338,908	1,011,332	1,371,057	1,000,000 to 2,000,000
1,738	4,224	298,922	718,346	1,057	2,573	385,564	928,614	396,635	955,237	2,000,000 to 3,000,000
1,052	3,585	144,436	494,157	556	1,854	194,817	670,208	201,492	693,159	3,000,000 to 4,000,000
704	3,133	86,484	383,410	179	797	114,232	506,857	118,527	526,011	4,000,000 to 5,000,000
1,181	6,152	85,172	455,170	345	1,836	111,634	598,985	115,712	620,750	5,000,000 to 6,000,000
410	2,635	40,195	258,876	62	399	58,074	373,465	60,314	387,951	6,000,000 to 7,000,000
369	2,749	28,860	214,967	77	573	41,137	306,968	42,893	320,081	7,000,000 to 8,000,000
339	2,874	20,973	177,242	39	323	34,117	288,624	35,504	300,360	8,000,000 to 9,000,000
260	2,454	16,105	152,370	31	296	23,705	224,202	24,867	235,180	9,000,000 to 10,000,000
4,706	136,336	104,322	2,108,785	485	11,815	180,887	4,185,790	191,364	4,428,330	10,000,000 to 100,000,000
846	167,687	2,399	395,272	60	10,418	11,132	2,176,305	11,568	2,257,266	100,000,000 to 500,000,000
158	98,647	119	76,894	3	1,896	1,856	1,222,822	1,896	1,250,508	500,000,000 to 1,000,000,000
64	127,863	48	88,100	2	6,283	1,424	3,049,337	1,445	3,094,751	1,000,000,000 to 10,000,000,000
-	-	3	100,469	-	-	66	1,078,788	67	1,098,340	10,000,000,000 & Over
705,738	592,179	65,493,934	10,512,179	205,533	55,260	77,298,935	21,408,535	77,972,101	22,041,665	Total

2.7 Deposits Distributed by Type of Account

All

(Million Rupees)

Type of Accounts	Sep-22	Dec22	September to December 2022		
	Deposits	Deposits	Debits		
			Over the Counter (OTC)	Fund Transfer(Paper based)	Other Than Fund Transfer(Online)
I. Current Deposits	7,835,050	7,788,266	2,600,911,262	71,337,099	587,824,808
1) Basic Banking Accounts	1,171,968	203,086	2,166,317	65,643	193,212
II. Call Deposits	350,929	334,226	3,150,923	4,625,981	3,339,278
III. Other Deposit Accounts	477,797	642,841	85,462	679,771	267,330
IV. Saving Deposits	9,163,882	9,016,849	3,888,391,940	22,487,717	274,135,739
V. Fixed or Term Deposits	4,259,186	4,259,489	950,505,849	902,710	110,268
1) Less Than Three Months	764,602	665,035	109,217	326,863	22,819
2) For Three Months and Over but Less Than Six Months	852,349	778,820	7,379	245,979	61,402
3) For Six Months and Over but Less Than One Year	503,749	427,296	13,847,081	92,158	25,410
4) For One Year & Over but Less Than Two Years	1,725,174	1,941,655	-	-	-
5) For Two Years & Over but Less Than Three Years	74,769	87,340	2,408	235	-
6) For Three Years & Over but Less Than Four Years	84,618	99,050	291	4,259	-
7) For Four Years & Over but Less Than Five Years	5,426	4,433	8,858	2	-
8) For Five Years & Over but Less Than Ten Years	247,259	254,837	551	2,024	22
9) For Ten Years and Over	1,238	1,022	-	-	-
Total	22,086,843	22,041,671	7,443,045,436	100,033,278	865,677,424

* 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 times the average deposits of banks during the specified period.

and Debits/Credits to Deposits Banks

(Million Rupees)

September to December 2022					
Debits		Credits			
Counter	Other than the Counter				
	Over the Counter (OTC)	Fund Transfer(Paper based)	Fund Transfer(Online)	Others	Total Credits
Total Debits					
3,260,073,170	106,346,331	42,688,925	72,792,886	308,172,587	221,828,141
2,425,171	387,588	88,222	265,976	57,385	741,787
11,116,182	4,909,212	3,934,942	1,243,173	9,443,974	10,087,326
1,032,562	1,369,020	1,040,167	531,750	5,832,202	2,940,937
4,185,015,396	29,449,879	10,815,510	25,091,947	20,729,613	65,357,337
951,518,828	335,272	972,360	87,027	75,570,995	1,394,659
458,898	184,351	617,431	15,527	18,293,877	817,309
314,760	4,822	168,802	55,645	26,291,196	229,269
13,964,650	136,220	40,545	7,615	12,737,209	184,380
-	-	-	-	-	-
2,643	787	94	-	7,743	-
4,549	616	4,951	-	262,530	-
8,860	6,134	17	-	885	-
2,597	526	2,969	15	561,759	3,510
-	-	-	-	-	-
8,408,756,138	142,409,714	59,451,903	99,746,783	419,749,371	301,608,400

Scheduled Banks

Advances

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	237,112	91,797	236,271	84,434	237,421	98,199
II. Securities, Shares and Other						
Financial Instruments:	1,324	133,831	1,165	116,680	1,133	148,520
A. Quoted on the Stock Exchange:	765	60,962	704	50,816	642	60,858
1. To Stock Brokers and Dealers:	398	25,706	384	28,816	357	40,821
(a) Government and Other Trustee Securities	191	795	186	983	158	10,763
(b) Shares and Debentures	200	24,809	192	27,739	193	26,965
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	7	102	6	94	6	3,094
2. To Others:	367	35,256	320	22,000	285	20,037
(a) Government and Other Trustee Securities	106	1,528	78	991	81	1,109
(b) Shares and Debentures	221	22,585	180	19,753	166	17,870
(c) Participation Term Certificates	4	8	4	9	5	9
(d) Others	36	11,135	58	1,247	33	1,049
B. Unquoted on the Stock Exchange:	559	72,869	461	65,864	491	87,662
1. To Stock Brokers and Dealers:	157	13,946	107	10,883	128	12,942
(a) Government and Other Trustee Securities	1	0	1	0	1	0
(b) Shares and Debentures	148	13,286	97	10,528	119	12,556
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	8	660	9	355	8	385
2. To Others:	402	58,923	354	54,981	363	74,720
(a) Government and Other Trustee Securities	199	8,158	143	7,877	124	29,164
(b) Shares and Debentures	66	6,712	53	3,953	50	3,533
(c) Participation Term Certificates	3	6	2	0	3	1
(d) Others	134	44,047	156	43,151	186	42,022
III. Merchandise	65,293	2,633,835	67,512	2,866,679	68,953	2,900,848
A. Food Items:	19,549	905,102	18,712	858,738	20,646	840,853
1. Wheat	9,647	452,584	9,399	442,043	9,579	322,418
2. Rice and Paddy	2,611	89,364	2,431	85,599	3,408	170,331
3. Other Grains & Pulses:	549	11,333	563	9,299	543	9,651
(a) Indigenous	498	9,965	524	8,899	421	8,175
(b) Imported	51	1,367	39	400	122	1,475
4. Edible Oils:	1,369	77,484	1,569	93,944	1,563	89,349
(a) Indigenous	1,289	74,946	1,479	88,279	1,488	86,736
(b) Imported	80	2,538	90	5,665	75	2,614
5. Sugar:	1,285	192,357	1,329	143,056	1,433	154,023
(a) Indigenous	1,276	190,259	1,320	140,048	1,426	151,412
(b) Imported	9	2,098	9	3,008	7	2,610
6. Kariana And Spices	223	4,007	210	2,758	229	3,827
7. Fish And Fish Preparations	25	360	39	1,373	47	2,502
8. Other Food Items:	3,840	77,614	3,172	80,665	3,844	88,753
(a) Indigenous	3,797	76,125	3,111	79,301	3,799	87,751
(b) Imported	43	1,489	61	1,364	45	1,002
B. Raw Materials:	23,008	645,898	24,628	794,498	23,791	761,440
1. Cotton Raw:	14,807	160,912	15,499	198,964	14,756	194,266
(a) Indigenous	3,316	142,246	4,130	182,370	3,378	177,840
(b) Imported	11,491	18,666	11,369	16,594	11,378	16,427
2. Synthetic Fibers:	159	17,005	203	17,516	151	17,340
(a) Indigenous	136	16,216	174	16,674	123	14,714
(b) Imported	23	789	29	842	28	2,626
3. Fertilizers:	1,455	58,351	1,397	77,974	1,566	80,297
(a) Indigenous	1,425	50,444	1,379	71,246	1,551	73,633
(b) Imported	30	7,907	18	6,728	15	6,664
4. Petroleum Crude:	1,021	121,877	1,185	168,537	1,225	162,393
(a) Indigenous	939	96,837	1,091	142,659	1,150	120,313
(b) Imported	82	25,040	94	25,878	75	42,081
5. Iron and Steel:	2,206	125,636	2,800	156,619	2,776	143,211
(a) Indigenous	1,404	82,539	1,986	112,065	1,916	98,788
(b) Imported	802	43,097	814	44,554	860	44,423
6. Wool & Goat Hair	1	15	30	1,072	24	1,035
7. Hides & Skins	95	2,791	117	2,882	166	6,545
8. Oil Seeds	236	11,760	301	22,651	221	10,802
9. Pesticides & Insecticides:	402	2,983	538	6,209	534	5,103
(a) Indigenous	402	2,983	534	6,189	528	4,896
(b) Imported	-	-	4	19	6	207
10. Other Raw Materials:	2,626	144,569	2,558	142,075	2,372	140,446
(a) Indigenous	2,432	127,328	2,240	123,309	2,089	126,212
(b) Imported	194	17,241	318	18,766	283	14,234

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Jun-22		Sep-22		Dec-22	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	22,736	1,082,835	24,172	1,213,442	24,516	1,298,555
1. Cotton Textiles:	3,077	192,935	3,480	217,674	3,886	259,661
(a) Indigenous	2,843	181,519	3,256	204,575	3,656	248,511
(b) Imported	234	11,417	224	13,098	230	11,151
2. Cotton Yarn:	1,878	97,972	1,769	99,579	2,416	94,882
(a) Indigenous	1,831	96,711	1,727	97,608	2,375	93,218
(b) Imported	47	1,261	42	1,971	41	1,664
3. Other Textiles:	2,480	177,708	2,591	210,336	3,000	201,139
(a) Indigenous	2,456	176,055	2,568	209,059	2,975	199,430
(b) Imported	24	1,653	23	1,277	25	1,709
4. Machinery:	1,245	53,332	1,271	58,006	1,205	60,969
(a) Indigenous	766	30,443	710	32,990	649	37,066
(b) Imported	479	22,888	561	25,016	556	23,903
5. Handloom Products	2	269	1	24	1	16
6. Carpets & Rugs	72	1,685	69	1,659	35	1,116
7. Readymade Garments	1,289	60,551	1,865	85,558	1,526	102,679
8. Cement and Cement Products:	607	126,659	701	146,961	672	140,112
(a) Indigenous	579	122,514	686	142,845	648	136,459
(b) Imported	28	4,145	15	4,115	24	3,653
9. Sports Goods	123	1,916	133	3,007	115	2,313
10. Surgical Instruments	317	16,527	353	13,956	189	10,783
11. Chemicals & Dyes	1,735	62,257	2,135	69,844	1,802	70,995
12. Other Finished Goods:	9,911	291,023	9,804	306,837	9,669	353,889
(a) Indigenous	9,279	272,864	9,065	287,578	9,054	319,826
(b) Imported	632	18,159	739	19,260	615	34,063
IV. Fixed Assets Including Machinery	497,080	2,181,325	460,511	2,127,489	455,708	2,373,806
A. Transport Equipments	470,589	901,893	439,618	847,882	433,971	856,627
B. Furniture & Fixtures	4,421	16,578	283	17,056	346	16,295
C. Office Equipments	406	63,113	394	54,622	381	59,659
D. Other Machinery & Equipments	21,664	1,199,741	20,216	1,207,929	21,010	1,441,226
V. Real Estate	688,642	1,660,715	679,735	1,681,244	670,285	1,777,657
A. Land	564,807	653,100	550,926	590,428	538,798	630,357
1. Residential	11,938	267,028	9,801	206,592	13,552	240,226
(a) House	11,005	264,100	9,350	204,961	13,131	238,493
(b) Flat	933	2,927	451	1,631	421	1,733
2. Non-Residential	552,869	386,072	541,125	383,836	525,246	390,131
(a) Commercial	17,888	194,185	16,874	187,328	16,554	195,557
(b) Industrial	1,347	28,853	912	27,306	1,037	32,960
(c) Agriculture					507,039	141,865
(c) Others	533,634	163,034	523,339	169,202	616	19,749
B. Buildings:	123,835	1,007,615	128,809	1,090,816	131,487	1,147,300
1. Residential	109,367	542,029	114,599	633,912	117,510	651,040
(a) House	101,446	500,970	102,962	551,639	106,022	584,092
(b) Flat	7,921	41,058	11,637	82,274	11,488	66,948
2. Non-Residential	14,468	465,586	14,210	456,904	13,977	496,260
(a) Commercial	6,518	231,283	6,570	228,288	6,250	237,869
(b) Industrial	3,489	170,158	3,349	162,130	3,322	177,957
(c) Agriculture					2,887	48,551
(c) Others	4,461	64,145	4,291	66,486	1,518	31,884
VI. Fixed Deposits and Insurance Policies	35,754	491,361	30,577	483,303	31,225	533,840
A. Bank Deposits	35,538	487,626	30,350	479,941	31,013	530,883
1. Security Deposits	3,245	77,677	2,866	69,150	2,280	31,506
2. Term Deposits (TDRs)	28,138	362,934	18,500	363,992	20,089	428,250
3. Other Deposits	4,155	47,014	8,984	46,799	8,644	71,127
B. Insurance Policies	216	3,735	227	3,362	212	2,957
VII. Others	377,333	3,072,678	535,386	3,122,022	566,138	3,532,437
A. Other Secured Advances	111,185	1,147,666	130,970	1,118,346	136,779	1,302,221
1. Receivables	89,037	588,568	92,205	544,948	95,852	616,044
2. Employees Benefits	3,714	609	3,596	633	3,138	553
3. Others	18,434	558,488	35,169	572,765	37,789	685,625
B. Advances Secured by Guarantee(s)	266,148	1,925,012	404,416	2,003,676	429,359	2,230,216
1. Institutional Guarantee(s)	6,142	1,723,495	6,908	1,795,468	7,001	2,015,430
2. Individual Guarantee(s)	260,006	201,517	397,508	208,208	422,358	214,786
VIII. Unsecured Advances	2,058,399	198,327	1,955,968	194,151	2,016,549	198,724
1. Credit Cards	1,565,004	72,703	1,480,715	76,036	1,579,034	70,349
2. Personal Loan	462,597	111,502	445,398	106,035	220,572	51,434
3. Others	30,798	14,122	29,855	12,080	216,943	76,941
Total	3,960,937	10,463,867	3,967,125	10,676,004	4,047,412	11,564,031

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	222,302	82,079	221,895	76,390	222,817	89,802
II. Securities, Shares and Other						
Financial Instruments:	261	30,567	274	40,901	291	44,890
A. Quoted on the Stock Exchange:	117	4,492	104	4,144	105	3,686
1. To Stock Brokers and Dealers:	15	2,780	12	2,538	13	2,204
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	15	2,780	12	2,538	13	2,204
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	102	1,712	92	1,606	92	1,482
(a) Government and Other Trustee Securities	84	1,190	73	970	73	1,060
(b) Shares and Debentures	17	517	18	631	18	417
(c) Participation Term Certificates	1	5	1	5	1	5
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	144	26,075	170	36,757	186	41,205
1. To Stock Brokers and Dealers:	6	791	5	779	5	779
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	6	791	5	779	5	779
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	138	25,284	165	35,978	181	40,426
(a) Government and Other Trustee Securities	47	5,877	43	6,170	33	6,806
(b) Shares and Debentures	4	822	4	809	3	798
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	87	18,585	118	28,999	145	32,822
III. Merchandise	17,547	448,504	17,583	463,915	17,809	519,480
A. Food Items:	1,157	152,616	1,212	154,561	1,279	174,725
1. Wheat	75	76,224	87	81,802	84	63,567
2. Rice and Paddy	369	18,421	386	19,376	424	53,018
3. Other Grains & Pulses:	20	178	27	389	26	332
(a) Indigenous	20	178	20	386	23	329
(b) Imported	-	-	7	3	3	3
4. Edible Oils:	160	4,930	170	7,153	164	7,987
(a) Indigenous	160	4,930	170	7,153	164	7,987
(b) Imported	-	-	-	-	-	-
5. Sugar:	175	45,053	163	37,973	187	41,298
(a) Indigenous	175	45,053	163	37,973	187	41,298
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	17	68	17	70	17	69
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	341	7,742	362	7,800	377	8,454
(a) Indigenous	341	7,742	362	7,800	377	8,454
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	13,015	142,263	13,011	150,782	13,044	157,603
1. Cotton Raw:	11,596	19,042	11,558	22,316	11,608	27,385
(a) Indigenous	434	14,092	475	18,084	508	21,930
(b) Imported	11,162	4,950	11,083	4,232	11,100	5,456
2. Synthetic Fibers:	-	-	1	200	2	210
(a) Indigenous	-	-	-	-	1	10
(b) Imported	-	-	1	200	1	200
3. Fertilizers:	516	8,852	532	9,087	517	9,321
(a) Indigenous	516	8,852	532	9,087	517	9,321
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	33	49,098	32	53,471	30	54,648
(a) Indigenous	19	44,442	18	49,675	16	50,852
(b) Imported	14	4,656	14	3,796	14	3,796
5. Iron and Steel:	156	10,435	166	11,263	184	10,507
(a) Indigenous	128	6,612	140	7,286	155	6,574
(b) Imported	28	3,823	26	3,977	29	3,933
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	4	27	3	8	3	12
8. Oil Seeds	2	9	3	9	2	9
9. Pesticides & Insecticides:	43	576	41	725	39	244
(a) Indigenous	43	576	41	725	39	244
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	665	54,224	675	53,703	659	55,266
(a) Indigenous	663	54,221	673	53,701	656	55,262
(b) Imported	2	3	2	3	3	4

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	3,375	153,625	3,360	158,572	3,486	187,152
1. Cotton Textiles:	991	42,515	994	39,114	981	49,383
(a) Indigenous	907	36,208	907	30,976	904	43,071
(b) Imported	84	6,307	87	8,138	77	6,312
2. Cotton Yarn:	593	27,239	512	26,048	536	28,282
(a) Indigenous	565	27,051	484	25,860	508	28,094
(b) Imported	28	188	28	188	28	188
3. Other Textiles:	178	23,408	191	24,105	216	26,317
(a) Indigenous	160	22,931	174	23,651	197	25,544
(b) Imported	18	477	17	454	19	774
4. Machinery:	14	2,093	16	2,128	18	1,955
(a) Indigenous	8	7	10	9	13	16
(b) Imported	6	2,086	6	2,119	5	1,939
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	16	502	17	502	13	439
7. Readymade Garments	149	6,463	167	9,209	195	20,938
8. Cement and Cement Products:	82	18,293	90	21,235	81	19,877
(a) Indigenous	82	18,293	90	21,235	81	19,877
(b) Imported	-	-	-	-	-	-
9. Sports Goods	9	113	5	98	8	133
10. Surgical Instruments	6	56	5	47	6	62
11. Chemicals & Dyes	211	5,596	230	7,375	203	7,209
12. Other Finished Goods:	1,126	27,348	1,133	28,710	1,229	32,555
(a) Indigenous	1,085	26,050	1,084	27,337	1,182	31,106
(b) Imported	41	1,298	49	1,373	47	1,449
IV. Fixed Assets Including Machinery	73,546	296,893	72,876	309,945	73,378	312,028
A. Transport Equipments	67,629	95,848	66,854	98,148	67,260	98,882
B. Furniture & Fixtures	28	7,834	28	8,103	28	8,008
C. Office Equipments	74	5,931	77	5,931	74	5,949
D. Other Machinery & Equipments	5,815	187,281	5,917	197,763	6,016	199,189
V. Real Estate	571,949	425,352	560,288	435,857	545,328	454,629
A. Land	522,659	218,953	510,921	220,691	495,880	227,698
1. Residential	1,082	65,472	1,079	66,119	2,742	70,553
(a) House	1,082	65,472	1,079	66,119	2,741	70,548
(b) Flat	-	-	-	-	1	5
2. Non-Residential	521,577	153,481	509,842	154,572	493,138	157,144
(a) Commercial	3,162	33,193	3,723	34,954	4,342	37,728
(b) Industrial	48	844	47	854	55	1,266
(c) Agriculture	-	-	-	-	488,726	115,050
(c) Others	518,367	119,444	506,072	118,764	15	3,100
B. Buildings:	49,290	206,398	49,367	215,166	49,448	226,931
1. Residential	44,965	93,990	45,069	98,681	45,413	104,173
(a) House	44,929	93,902	45,032	98,580	45,376	103,986
(b) Flat	36	88	37	101	37	187
2. Non-Residential	4,325	112,409	4,298	116,486	4,035	122,758
(a) Commercial	2,360	87,226	2,331	90,672	2,251	95,346
(b) Industrial	307	15,313	323	15,823	285	15,616
(c) Agriculture	-	-	-	-	1,451	9,179
(c) Others	1,658	9,870	1,644	9,991	48	2,616
VI. Fixed Deposits and Insurance Policies	518	16,073	430	15,949	409	17,122
A. Bank Deposits	418	15,021	336	15,010	316	16,067
1. Security Deposits	236	12,819	196	11,501	213	14,653
2. Term Deposits (TDRs)	134	1,071	94	2,413	56	870
3. Other Deposits	48	1,131	46	1,097	47	543
B. Insurance Policies	100	1,053	94	939	93	1,055
VII. Others	267,017	780,999	267,550	784,219	268,726	770,566
A. Other Secured Advances	10,587	132,441	10,697	133,201	10,796	139,122
1. Receivables	2	179	2	173	2	26
2. Employees Benefits	-	-	-	-	-	-
3. Others	10,585	132,262	10,695	133,028	10,794	139,096
B. Advances Secured by Guarantee(s)	256,430	648,558	256,853	651,018	257,930	631,444
1. Institutional Guarantee(s)	4,048	486,898	4,233	494,041	3,961	475,448
2. Individual Guarantee(s)	252,382	161,660	252,620	156,977	253,969	155,996
VIII. Unsecured Advances	71,003	11,884	73,567	12,374	74,928	15,536
1. Credit Cards	41	1	964	30	3,027	124
2. Personal Loan	59,323	10,178	60,780	10,567	60,087	11,557
3. Others	11,639	1,705	11,823	1,777	11,814	3,855
Total	1,224,143	2,092,351	1,214,463	2,139,551	1,203,686	2,224,053

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	14,810	9,718	14,376	8,044	14,604	8,397
II. Securities, Shares and Other						
Financial Instruments:	1,063	103,264	891	75,780	842	103,630
A. Quoted on the Stock Exchange:	648	56,470	600	46,672	537	57,172
1. To Stock Brokers and Dealers:	383	22,925	372	26,278	344	38,617
(a) Government and Other Trustee Securities	191	795	186	983	158	10,763
(b) Shares and Debentures	185	22,029	180	25,201	180	24,761
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	7	102	6	94	6	3,094
2. To Others:	265	33,544	228	20,394	193	18,555
(a) Government and Other Trustee Securities	22	337	5	22	8	49
(b) Shares and Debentures	204	22,069	162	19,122	148	17,453
(c) Participation Term Certificates	3	3	3	4	4	4
(d) Others	36	11,135	58	1,247	33	1,049
B. Unquoted on the Stock Exchange:	415	46,794	291	29,107	305	46,457
1. To Stock Brokers and Dealers:	151	13,155	102	10,104	123	12,163
(a) Government and Other Trustee Securities	1	0	1	0	1	0
(b) Shares and Debentures	142	12,495	92	9,749	114	11,777
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	8	660	9	355	8	385
2. To Others:	264	33,639	189	19,003	182	34,295
(a) Government and Other Trustee Securities	152	2,281	100	1,707	91	22,358
(b) Shares and Debentures	62	5,890	49	3,144	47	2,736
(c) Participation Term Certificates	3	6	2	0	3	1
(d) Others	47	25,463	38	14,151	41	9,199
III. Merchandise	47,724	2,183,655	49,908	2,400,805	51,122	2,379,168
A. Food Items:	18,392	752,487	17,500	704,177	19,367	666,128
1. Wheat	9,572	376,360	9,312	360,242	9,495	258,851
2. Rice and Paddy	2,242	70,943	2,045	66,223	2,984	117,313
3. Other Grains & Pulses:	529	11,155	536	8,911	517	9,318
(a) Indigenous	478	9,787	504	8,513	398	7,846
(b) Imported	51	1,367	32	397	119	1,472
4. Edible Oils:	1,209	72,554	1,399	86,791	1,399	81,363
(a) Indigenous	1,129	70,016	1,309	81,126	1,324	78,749
(b) Imported	80	2,538	90	5,665	75	2,614
5. Sugar:	1,110	147,304	1,166	105,084	1,246	112,725
(a) Indigenous	1,101	145,207	1,157	102,076	1,239	110,114
(b) Imported	9	2,098	9	3,008	7	2,610
6. Kariana And Spices	206	3,939	193	2,688	212	3,758
7. Fish And Fish Preparations	25	360	39	1,373	47	2,502
8. Other Food Items:	3,499	69,872	2,810	72,865	3,467	80,298
(a) Indigenous	3,456	68,383	2,749	71,502	3,422	79,297
(b) Imported	43	1,489	61	1,364	45	1,002
B. Raw Materials:	9,991	502,994	11,614	642,799	10,744	602,968
1. Cotton Raw:	3,211	141,870	3,941	176,649	3,148	166,881
(a) Indigenous	2,882	128,154	3,655	164,287	2,870	155,910
(b) Imported	329	13,716	286	12,362	278	10,971
2. Synthetic Fibers:	159	17,005	202	17,316	149	17,130
(a) Indigenous	136	16,216	174	16,674	122	14,704
(b) Imported	23	789	28	642	27	2,427
3. Fertilizers:	939	49,499	865	68,887	1,049	70,976
(a) Indigenous	909	41,592	847	62,158	1,034	64,312
(b) Imported	30	7,907	18	6,728	15	6,664
4. Petroleum Crude:	987	72,739	1,152	115,027	1,194	107,705
(a) Indigenous	920	52,394	1,073	92,985	1,134	69,461
(b) Imported	67	20,344	79	22,042	60	38,245
5. Iron and Steel:	2,050	115,201	2,634	145,356	2,592	132,704
(a) Indigenous	1,276	75,927	1,846	104,779	1,761	92,214
(b) Imported	774	39,274	788	40,577	831	40,490
6. Wool & Goat Hair	1	15	30	1,072	24	1,035
7. Hides & Skins	91	2,764	114	2,873	163	6,533
8. Oil Seeds	234	11,750	298	22,642	219	10,793
9. Pesticides & Insecticides:	359	2,407	497	5,484	495	4,859
(a) Indigenous	359	2,407	493	5,464	489	4,652
(b) Imported	-	-	4	19	6	207
10. Other Raw Materials:	1,960	89,745	1,881	87,494	1,711	84,351
(a) Indigenous	1,768	72,506	1,565	68,732	1,431	70,121
(b) Imported	192	17,239	316	18,763	280	14,231

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	19,341	928,174	20,794	1,053,828	21,011	1,110,072
1. Cotton Textiles:	2,085	150,195	2,485	178,337	2,904	210,058
(a) Indigenous	1,935	145,085	2,348	173,376	2,751	205,219
(b) Imported	150	5,110	137	4,960	153	4,839
2. Cotton Yarn:	1,283	70,616	1,255	73,414	1,878	66,483
(a) Indigenous	1,264	69,544	1,241	71,632	1,865	65,008
(b) Imported	19	1,072	14	1,783	13	1,475
3. Other Textiles:	2,296	153,885	2,394	185,791	2,778	174,384
(a) Indigenous	2,290	152,709	2,388	184,968	2,772	173,449
(b) Imported	6	1,176	6	823	6	935
4. Machinery:	1,230	51,221	1,255	55,879	1,186	58,717
(a) Indigenous	757	30,418	700	32,982	635	36,753
(b) Imported	473	20,803	555	22,897	551	21,964
5. Handloom Products	2	269	1	24	1	16
6. Carpets & Rugs	56	1,183	52	1,157	22	677
7. Readymade Garments	1,139	54,065	1,697	76,323	1,330	81,716
8. Cement and Cement Products:	525	108,367	611	125,726	591	120,235
(a) Indigenous	497	104,221	596	121,611	567	116,583
(b) Imported	28	4,145	15	4,115	24	3,653
9. Sports Goods	114	1,803	128	2,909	107	2,180
10. Surgical Instruments	310	16,467	348	13,909	183	10,721
11. Chemicals & Dyes	1,523	56,639	1,904	62,449	1,598	63,768
12. Other Finished Goods:	8,778	263,463	8,664	277,910	8,433	321,118
(a) Indigenous	8,187	246,602	7,974	260,024	7,865	288,504
(b) Imported	591	16,861	690	17,886	568	32,614
IV. Fixed Assets Including Machinery	423,437	1,880,982	387,539	1,814,024	382,238	2,058,516
A. Transport Equipments	402,870	805,917	372,674	749,606	366,625	757,625
B. Furniture & Fixtures	4,393	8,745	255	8,953	318	8,287
C. Office Equipments	332	57,182	317	48,691	307	53,709
D. Other Machinery & Equipments	15,842	1,009,138	14,293	1,006,774	14,988	1,238,895
V. Real Estate	116,514	1,231,102	119,266	1,241,116	124,779	1,318,191
A. Land	42,125	433,358	39,982	368,949	42,893	401,275
1. Residential	10,856	201,556	8,722	140,473	10,810	169,673
(a) House	9,923	198,628	8,271	138,842	10,390	167,945
(b) Flat	933	2,927	451	1,631	420	1,728
2. Non-Residential	31,269	231,803	31,260	228,476	32,083	231,602
(a) Commercial	14,724	160,792	13,149	152,174	12,208	157,032
(b) Industrial	1,299	28,009	865	26,452	982	31,694
(c) Agriculture					18,313	26,815
(c) Others	15,246	43,002	17,246	49,850	580	16,061
B. Buildings:	74,389	797,744	79,284	872,167	81,886	916,916
1. Residential	64,249	447,633	69,375	534,815	71,947	546,437
(a) House	56,403	406,805	57,814	452,782	60,532	479,823
(b) Flat	7,846	40,828	11,561	82,034	11,415	66,614
2. Non-Residential	10,140	350,111	9,909	337,351	9,939	370,479
(a) Commercial	4,155	140,990	4,236	134,549	3,996	139,499
(b) Industrial	3,182	154,845	3,026	146,308	3,037	162,341
(c) Agriculture					1,436	39,371
(c) Others	2,803	54,276	2,647	56,495	1,470	29,268
VI. Fixed Deposits and Insurance Policies	35,233	475,198	30,144	467,324	30,813	516,575
A. Bank Deposits	35,117	472,515	30,011	464,901	30,694	514,673
1. Security Deposits	3,006	64,768	2,667	57,620	2,064	16,709
2. Term Deposits (TDRs)	28,004	361,864	18,406	361,579	20,033	427,380
3. Other Deposits	4,107	45,884	8,938	45,702	8,597	70,584
B. Insurance Policies	116	2,682	133	2,423	119	1,902
VII. Others	110,145	2,200,843	267,666	2,244,113	297,236	2,675,842
A. Other Secured Advances	100,501	982,417	120,171	940,550	125,881	1,116,301
1. Receivables	89,030	588,274	92,198	544,428	95,843	615,640
2. Employees Benefits	3,691	598	3,596	633	3,111	543
3. Others	7,780	393,545	24,377	395,489	26,927	500,118
B. Advances Secured by Guarantee(s)	9,644	1,218,426	147,495	1,303,563	171,355	1,559,541
1. Institutional Guarantee(s)	2,020	1,178,570	2,607	1,252,332	2,966	1,500,751
2. Individual Guarantee(s)	7,624	39,857	144,888	51,231	168,389	58,790
VIII. Unsecured Advances	1,987,372	186,430	1,882,377	181,763	1,941,599	183,180
1. Credit Cards	1,564,963	72,701	1,479,751	76,006	1,576,007	70,225
2. Personal Loan	403,252	101,315	384,596	95,460	160,465	39,871
3. Others	19,157	12,414	18,030	10,297	205,127	73,085
Total	2,736,298	8,271,191	2,752,167	8,432,969	2,843,233	9,243,500

3.1.3 Advances Classified by Securities

Foreign Banks						(Million Rupees)
Security	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver	-	-	-	-	-	-
Ornaments and Precious Metals	-	-	-	-	-	-
II. Securities, Shares and Other	-	-	-	-	-	-
Financial Instruments:	-	-	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise	22	1,677	21	1,959	22	2,200
A. Food Items:	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	2	641	3	917	3	869
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	1	40	1	40	1	40
(a) Indigenous	-	-	-	-	-	-
(b) Imported	1	40	1	40	1	40
5. Iron and Steel:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	1	601	2	877	2	830
(a) Indigenous	1	601	2	877	2	830
(b) Imported	-	-	-	-	-	-

3.1.3 Advances Classified by Securities

Foreign Banks						(Million Rupees)
Security	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	20	1,036	18	1,042	19	1,331
1. Cotton Textiles:	1	225	1	223	1	220
(a) Indigenous	1	225	1	223	1	220
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	2	117	2	117	2	117
(a) Indigenous	2	117	2	117	2	117
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	6	415	6	440	6	438
(a) Indigenous	6	415	6	440	6	438
(b) Imported	-	-	-	-	-	-
4. Machinery:	1	18	-	-	1	297
(a) Indigenous	1	18	-	-	1	297
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	1	23	1	25	1	25
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	1	4	-	-	-	-
11. Chemicals & Dyes	1	22	1	20	1	18
12. Other Finished Goods:	7	212	7	217	7	216
(a) Indigenous	7	212	7	217	7	216
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	97	3,450	96	3,521	92	3,261
A. Transport Equipments	90	128	90	128	86	120
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-
D. Other Machinery & Equipments	7	3,322	6	3,392	6	3,142
V. Real Estate	179	4,260	181	4,271	178	4,837
A. Land	23	788	23	788	25	1,384
1. Residential	-	-	-	-	-	-
(a) House	-	-	-	-	-	-
(b) Flat	-	-	-	-	-	-
2. Non-Residential	23	788	23	788	25	1,384
(a) Commercial	2	200	2	200	4	796
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	-	-
(c) Others	21	588	21	588	21	588
B. Buildings:	156	3,472	158	3,483	153	3,453
1. Residential	153	406	155	417	150	429
(a) House	114	264	116	277	114	283
(b) Flat	39	142	39	140	36	146
2. Non-Residential	3	3,067	3	3,067	3	3,024
(a) Commercial	3	3,067	3	3,067	3	3,024
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-
VI. Fixed Deposits and Insurance Policies	3	90	3	30	3	143
A. Bank Deposits	3	90	3	30	3	143
1. Security Deposits	3	90	3	30	3	143
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	171	90,836	170	93,690	176	86,029
A. Other Secured Advances	97	32,808	102	44,595	102	46,798
1. Receivables	5	115	5	347	7	377
2. Employees Benefits	23	12	-	-	27	10
3. Others	69	32,681	97	44,248	68	46,410
B. Advances Secured by Guarantee(s)	74	58,028	68	49,095	74	39,231
1. Institutional Guarantee(s)	74	58,028	68	49,095	74	39,231
2. Individual Guarantee(s)	-	-	-	-	-	-
VIII. Unsecured Advances	24	12	24	14	22	8
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	22	8	22	8	20	6
3. Others	2	4	2	6	2	1
Total	496	100,325	495	103,484	493	96,478

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	6	4,199	3	14	1	8
1) Official	1	9	1	10	1	8
2) Business	5	4,190	2	5	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,960,931	10,459,668	3,967,122	10,675,989	4,047,411	11,564,024
I. GOVERNMENT	251	1,200,955	282	1,195,418	266	1,212,958
A. Federal Government	166	420,917	201	470,994	175	560,568
1) Commodity Operations	62	346,073	86	394,189	55	477,992
2) Others	104	74,844	115	76,805	120	82,576
B. Provincial Governments	85	780,038	81	724,424	91	652,391
1) Commodity Operations	63	772,865	45	717,573	46	640,828
2) Others	22	7,173	36	6,851	45	11,562
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	820	1,182,306	857	1,315,116	772	1,350,364
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	14	1,371	14	1,296	13	812
Utilities	540	558,930	553	575,639	457	548,619
Transport, storage and communications	97	334,943	99	337,292	111	398,096
Manufacturing	115	54,941	127	79,840	96	54,209
Mining and Quarrying	1	62,879	1	62,856	1	64,776
Construction	22	15,523	73	71,935	35	18,411
Commerce and Trade	18	149,560	30	238,512	47	263,455
Others	13	4,159	12	4,157	12	1,987
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,468	182,650	1,413	170,760	1,448	514,267
Mutual Funds and AMCs	129	2,479	114	1,996	110	5,655
Insurance & Pension Funds	656	4,013	626	4,562	588	3,258
MFIs and DFIs	156	102,421	113	92,988	138	423,148
Stock Exchange & Brokerage Houses	238	17,084	252	17,527	263	15,831
Modarabas	94	4,850	105	5,155	123	5,869
Other NBFIs	195	51,803	175	40,614	226	60,506
IV. PRIVATE SECTOR (BUSINESS)	1,153,408	6,751,970	1,133,715	6,849,073	1,125,929	7,324,259
A. Agriculture, forestry and fishing	791,638	326,113	780,914	326,717	770,158	349,555
1. Crop and animal production, hunting and related service activities	790,830	324,571	780,093	324,750	769,306	347,495
Growing of Wheat, Rice, Sugar Cane & Cotton	349,578	156,344	343,262	149,432	333,042	169,460
Growing of tropical, subtropical, pome and stone fruits & vegetables	40,200	14,088	40,632	13,442	36,184	12,859
Growing of other fruits, vegetables and crops	22,432	11,092	22,674	12,143	23,013	12,908
Raising of livestock and other related activities	287,851	107,487	283,883	113,330	287,917	115,212
Other agricultural support activities	90,767	35,557	89,640	36,398	89,146	37,048
Hunting, trapping and related service activities	2	3	2	4	4	8
02 - Forestry and logging	114	24	122	361	128	517
03 - Fishing and aquaculture	694	1,519	699	1,606	724	1,543
B. Mining and quarrying	894	62,627	926	63,273	958	63,898
05 - Mining of coal and lignite	79	43,509	79	44,284	73	45,617
06 - Extraction of crude petroleum and natural gas	603	17,061	658	17,241	671	15,372
07 - Mining of metal ores	13	627	8	590	16	719
08-Other mining and quarrying	195	1,401	178	1,132	194	2,164
09 - Mining support service activities	4	29	3	27	4	26
C. Manufacturing	138,850	4,334,695	139,344	4,469,087	141,639	4,834,794
10 - Manufacture of food products	63,802	1,023,569	61,332	922,721	63,433	1,029,268
11 - Manufacture of beverages	758	35,310	941	39,917	1,002	46,426
12 - Manufacture of tobacco products	687	3,576	680	3,661	700	3,641
13 - Manufacture of textiles	25,062	1,410,930	26,660	1,489,868	26,833	1,618,023
Preparation and spinning of textile fibres	8,492	449,452	9,065	479,545	9,486	556,308
Weaving of textiles	4,878	285,053	5,476	299,694	5,191	328,701
Finishing of textiles	4,259	272,238	4,208	288,912	4,219	303,083
Manufacture of knitted and crocheted fabrics	892	53,785	864	53,304	833	55,424
Manufacture of made-up textile articles, except apparel	3,406	197,006	3,416	202,049	3,480	204,827
Manufacture of carpets and rugs	172	1,746	169	1,577	147	1,400
Manufacture of other textiles n.e.c.	2,963	151,651	3,462	164,789	3,477	168,281
14 - Manufacture of wearing apparel	5,129	202,521	5,157	191,318	5,106	232,451
15 - Manufacture of leather and related products	1,936	48,111	1,990	49,929	2,073	49,592

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	420	8,016	381	8,455	417	8,223
	105	2,324	103	2,249	98	2,531
Manufacture of footwear	1,411	37,772	1,506	39,226	1,558	38,838
a. Leather wear	1,145	31,026	1,214	31,789	1,240	31,626
b. Rubber and Plastic wear	266	6,746	292	7,436	318	7,212
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	563	7,095	555	7,547	506	7,277
17 - Manufacture of paper and paper products	1,691	91,333	1,762	107,400	1,676	112,525
18 - Printing and reproduction of recorded media	1,059	14,186	1,013	15,798	972	15,081
Printing and other service activities related to printing	1,032	12,649	987	14,421	962	13,860
Reproduction of recorded media	27	1,537	26	1,377	10	1,221
19 - Manufacture of coke and refined petroleum products	1,120	110,235	1,169	141,048	1,304	140,659
20 - Manufacture of chemicals and chemical products	9,690	328,838	9,799	353,834	9,352	410,029
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	4,875	90,026	5,624	95,033	5,897	100,872
22 - Manufacture of rubber and plastics products	3,246	81,632	3,196	90,607	3,127	89,514
23 - Manufacture of other non-metallic mineral products	1,982	266,929	2,012	299,845	2,082	314,085
24 - Manufacture of basic metals	4,891	240,495	5,191	263,514	5,403	246,914
25 - Manufacture of fabricated metal products, except machinery and equipment	1,147	37,286	1,176	37,274	1,116	34,457
26 - Manufacture of computer, electronic and optical products	257	6,415	261	8,946	291	10,223
27 - Manufacture of electrical equipment	2,996	155,554	2,915	161,834	2,709	170,976
28 - Manufacture of machinery and equipment	905	14,906	1,000	18,305	1,027	23,837
29 - Manufacture of motor vehicles, trailers and semi-trailers	2,026	87,120	2,009	87,045	2,010	100,688
30 - Manufacture of other transport equipment	729	23,510	742	24,575	648	15,600
31 - Manufacture of furniture	746	4,214	733	4,547	825	6,929
32 - Other manufacturing	3,425	47,937	3,310	51,712	3,436	53,141
Manufacture of jewellery and related articles	290	515	283	458	279	416
Manufacture of imitation jewellery and related articles	8	224	7	183	6	9
Manufacture of musical instruments	76	1,340	75	1,450	69	1,225
Manufacture of sports goods	388	7,909	368	8,470	376	7,782
Manufacture of games and toys	15	8	13	7	13	6
Manufacture of medical and dental instruments and supplies	350	5,385	334	4,986	361	5,632
Manufacture of Handicrafts	140	41	140	380	142	48
Other manufacturing n.e.c.	2,158	32,516	2,090	35,778	2,190	38,024
33 - Repair and installation of machinery and equipment	128	2,966	117	2,809	111	2,587
D. Electricity, gas, steam and air conditioning supply	2,620	616,242	2,634	598,130	2,523	619,137
Electric power generation, transmission and distribution	2,395	606,033	2,389	586,572	2,278	607,467
a) Hydal	520	35,683	543	39,085	526	39,692
b) Thermal	273	152,973	246	144,166	236	170,402
c) Coal Based	85	96,640	86	99,707	85	115,869
d) Wind	242	65,552	213	65,430	185	64,004
e) Solar	92	5,203	103	8,049	113	7,718
f) Other	1,183	249,982	1,198	230,135	1,133	209,781
Manufacture of gas; distribution of gaseous fuels through mains	205	10,162	226	11,511	225	11,623
Steam and air conditioning supply	20	47	19	47	20	47
E. Water supply; sewerage, waste management and remediation activities	213	22,064	189	16,431	209	16,358
36 - Water collection, treatment and supply	57	369	55	322	56	300
37 - Sewerage	9	14	9	14	10	13
38 - Waste collection, treatment and disposal activities; materials recovery	140	21,667	118	16,086	138	15,866
39 - Remediation activities and other waste management services	7	14	7	9	5	179
F. Construction	4,110	187,460	3,998	192,879	3,981	198,746
41 - Construction of buildings	2,607	142,462	2,607	142,317	2,545	150,516
42 - Civil engineering	1,301	41,570	1,183	46,903	1,213	44,586
43 - Specialized construction activities	202	3,428	208	3,660	223	3,643

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	134,829	507,317	126,778	478,224	131,749	500,477
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,644	38,544	4,479	39,219	5,033	39,459
46 - Wholesale trade, except of motor vehicles and motorcycles	32,906	286,915	31,006	271,383	32,981	280,304
47 - Retail trade, except of motor vehicles and motorcycles	97,279	181,858	91,293	167,621	93,735	180,714
H. Transportation and storage	26,177	125,407	25,516	121,394	25,330	119,540
49 - Land transport and transport via pipelines	8,814	64,570	8,653	62,336	8,459	62,915
50 - Water transport	88	455	86	202	80	692
51 - Air transport	156	2,099	199	2,291	167	1,759
52 - Warehousing and support activities for transportation	16,721	52,612	16,231	51,887	16,252	48,469
53 - Courier activities other than national post activities	398	5,671	347	4,677	372	5,705
I. Accommodation and food service activities	2,026	40,177	1,966	39,509	2,038	40,489
55 - Accommodation	564	24,131	560	23,394	570	23,356
56 - Food and beverage service activities	1,462	16,046	1,406	16,115	1,468	17,133
J. Information and communication	3,256	266,954	3,057	285,215	2,976	301,525
58 - Publishing activities	834	2,832	778	2,777	837	2,908
59 - Motion picture, video and television programme production, sound recording and music publishing activities	114	994	131	1,617	118	2,647
60 - Programming and broadcasting activities	90	769	82	820	76	635
61 - Telecommunications	878	245,098	819	262,982	786	277,975
62 - Computer programming, consultancy and related activities	1,089	12,192	1,070	11,714	975	12,664
63 - Information service activities	251	5,068	177	5,306	184	4,695
K. Real estate activities	703	37,084	719	37,509	767	37,661
L. Professional, scientific and technical activities	5,140	49,849	5,096	49,444	5,931	62,549
69 - Legal and accounting activities	163	871	211	974	192	1,009
70 - Activities of head offices; management consultancy activities	89	1,055	97	1,029	92	1,357
71 - Architectural and engineering activities; technical testing and analysis	517	5,227	586	5,078	534	5,950
72 - Scientific research and development	139	4,187	184	4,018	194	4,275
73 - Advertising and market research	1,578	6,014	1,146	4,827	1,275	5,233
74 - Other professional, scientific and technical activities	2,604	32,208	2,828	32,921	3,613	44,220
75 - Veterinary activities	50	286	44	596	31	504
M. Administrative and support service activities	7,701	53,326	8,008	50,178	8,375	58,149
77 - Rental and leasing activities	692	2,312	653	2,114	654	2,170
78 - Employment activities	47	368	42	378	44	391
79 - Travel agency, tour operator, reservation service and related activities	936	9,789	913	9,468	918	14,134
80 - Security and investigation activities	813	2,754	633	2,741	828	2,910
81 - Services to buildings and landscape activities	68	305	51	334	42	223
82 - Office administrative, office support and other business support activities	5,145	37,797	5,716	35,143	5,889	38,320
N. Education	2,506	36,167	2,403	35,414	2,137	35,810
O. Human health and social work activities	1,511	18,864	1,539	18,783	1,444	18,535
86 - Human health activities	1,472	18,717	1,499	18,679	1,412	18,485
87 - Residential care activities	10	17	10	32	5	22
88 - Social work activities with and without accommodation	29	130	30	72	27	28
P. Arts, entertainment and recreation	141	2,764	139	1,948	123	1,790
Q. Other service activities	31,093	64,862	30,489	64,938	25,591	65,245
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	242	15,531	248	13,573	186	16,337
A. Government Trusts and Non-profit Organizations	69	971	80	834	64	1,460
B. Private Trusts and Non-profit Organizations	163	13,796	158	12,201	116	14,668
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	10	764	10	537	6	209
VI. PERSONAL	2,798,981	1,123,400	2,824,818	1,129,473	2,913,038	1,142,683
A. Bank Employees	148,318	222,424	149,874	231,121	153,476	241,879
1) For house building	72,591	171,728	73,119	179,521	74,121	188,299
2) For transport i.e. purchase of car etc.	47,819	46,544	48,272	47,329	49,062	48,500
3) Other purposes	27,908	4,151	28,483	4,271	30,293	5,080
B. Consumer Financing	2,649,294	900,095	2,670,306	897,587	2,755,004	900,050
1) For house building	32,948	200,765	32,862	210,396	35,222	214,956
2) For transport i.e. purchase of car etc	370,636	367,844	342,770	350,105	335,121	337,471
3) Credit cards	1,565,349	72,738	1,599,158	78,652	1,650,331	86,553
4) Consumers durable	38,090	7,326	37,783	6,875	37,398	6,869
5) Personal loans	642,271	251,421	657,733	251,559	696,932	254,201
C) Other	1,369	881	4,638	765	4,558	753
VII. OTHER	5,761	2,856	5,789	2,575	5,772	3,156
Total	3,960,937	10,463,867	3,967,125	10,676,004	4,047,412	11,564,031

3.2.1 Advances Classified by Borrowers

Public Sector Banks

Borrower	(Million Rupees)					
	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	2	760	2	5	-	-
1) Official	-	-	-	-	-	-
2) Business	2	760	2	5	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	1,224,141	2,091,591	1,214,461	2,139,546	1,203,686	2,224,053
I. GOVERNMENT	48	236,193	50	231,023	53	228,239
A. Federal Government	32	52,645	36	63,873	36	70,280
1) Commodity Operations	9	16,095	10	25,786	9	34,293
2) Others	23	36,550	26	38,086	27	35,987
B. Provincial Governments	16	183,548	14	167,151	17	157,959
1) Commodity Operations	15	183,364	14	167,151	14	157,929
2) Others	1	184	-	-	3	31
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	102	378,538	109	402,308	113	399,567
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	8	715	8	714	7	13
Utilities	43	146,802	45	150,731	46	146,009
Transport, storage and communications	24	98,072	24	105,644	27	104,459
Manufacturing	19	44,081	22	45,704	23	43,783
Mining and Quarrying	1	62,879	1	62,856	1	64,776
Construction	5	4,243	26	27,116	5	3,935
Commerce and Trade	1	21,203	3	31,902	3	36,106
Others	1	543	1	514	1	486
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	122	23,312	114	22,933	115	22,295
Mutual Funds and AMCs	1	250	-	-	2	-
Insurance & Pension Funds	9	2	10	349	10	54
MFIs and DFIs	32	14,643	12	10,723	12	12,354
Stock Exchange & Brokerage Houses	20	1,424	15	1,512	14	1,017
Modarabas	1	217	1	217	2	217
Other NBFIs	59	6,777	58	6,491	75	8,653
IV. PRIVATE SECTOR (BUSINESS)	844,969	1,183,718	833,919	1,212,329	820,441	1,297,442
A. Agriculture, forestry and fishing	695,159	193,576	684,371	188,609	669,812	204,828
1. Crop and animal production, hunting and related service activities	694,531	193,379	683,721	188,391	669,138	204,636
Growing of Wheat, Rice, Sugar Cane & Cotton	276,361	90,677	269,576	81,438	256,530	94,701
Growing of tropical, subtropical, pome and stone fruits & vegetables	38,244	10,938	38,787	10,751	34,188	9,717
Growing of other fruits, vegetables and crops	16,593	4,998	16,928	5,505	17,099	6,030
Raising of livestock and other related activities	281,922	70,652	277,939	74,960	281,621	78,110
Other agricultural support activities	81,411	16,113	80,491	15,738	79,700	16,078
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	110	15	117	16	119	16
03 - Fishing and aquaculture	518	182	533	202	555	176
B. Mining and quarrying	154	14,738	151	14,971	150	18,787
05 - Mining of coal and lignite	8	9,966	8	10,461	16	14,394
06 - Extraction of crude petroleum and natural gas	56	4,526	55	4,285	55	4,149
07 - Mining of metal ores	-	-	-	-	1	-
08-Other mining and quarrying	89	229	87	209	77	230
09 - Mining support service activities	1	17	1	16	1	13
C. Manufacturing	57,112	639,339	56,496	655,362	56,475	706,280
10 - Manufacture of food products	46,034	187,017	45,302	175,098	45,188	190,318
11 - Manufacture of beverages	69	2,358	71	2,262	87	2,340
12 - Manufacture of tobacco products	225	49	217	46	222	45
13 - Manufacture of textiles	3,622	190,459	3,622	190,806	3,614	207,580
Preparation and spinning of textile fibres	1,544	78,199	1,585	76,000	1,666	84,183
Weaving of textiles	698	31,972	702	33,938	675	41,360
Finishing of textiles	709	44,552	705	45,548	654	48,215
Manufacture of knitted and crocheted fabrics	45	1,084	42	1,221	44	1,220
Manufacture of made-up textile articles, except apparel	293	23,585	282	21,582	262	18,757
Manufacture of carpets and rugs	57	585	58	581	53	488
Manufacture of other textiles n.e.c.	276	10,482	248	11,934	260	13,358
14 - Manufacture of wearing apparel	1,482	16,480	1,453	16,341	1,478	31,226
15 - Manufacture of leather and related products	439	4,290	443	4,678	441	4,603

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	46	668	45	662	50	676
	13	257	14	169	14	170
Manufacture of footwear	380	3,364	384	3,847	377	3,757
a. Leather wear	350	2,204	354	2,807	346	2,718
b. Rubber and Plastic wear	30	1,160	30	1,039	31	1,039
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	137	355	137	335	132	398
17 - Manufacture of paper and paper products	93	3,054	100	4,212	98	5,504
18 - Printing and reproduction of recorded media	149	3,735	152	4,015	154	4,160
Printing and other service activities related to printing	145	3,723	148	4,002	152	4,149
Reproduction of recorded media	4	12	4	12	2	12
19 - Manufacture of coke and refined petroleum products	53	51,036	56	59,673	54	59,388
20 - Manufacture of chemicals and chemical products	1,126	26,422	1,144	30,468	1,111	32,099
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	228	8,651	274	8,745	269	8,828
22 - Manufacture of rubber and plastics products	377	6,848	395	9,926	387	9,628
23 - Manufacture of other non-metallic mineral products	431	68,006	448	74,600	461	70,775
24 - Manufacture of basic metals	358	27,615	411	30,372	459	30,938
25 - Manufacture of fabricated metal products, except machinery and equipment	77	888	79	1,317	75	1,302
26 - Manufacture of computer, electronic and optical products	23	277	22	157	22	151
27 - Manufacture of electrical equipment	428	25,333	410	25,108	409	26,832
28 - Manufacture of machinery and equipment	110	153	110	147	120	322
29 - Manufacture of motor vehicles, trailers and semi-trailers	181	8,966	187	9,915	188	9,721
30 - Manufacture of other transport equipment	5	364	4	317	4	36
31 - Manufacture of furniture	455	288	454	302	511	2,297
32 - Other manufacturing	1,010	6,695	1,005	6,522	991	7,789
Manufacture of jewellery and related articles	210	183	210	176	207	151
Manufacture of imitation jewellery and related articles	3	3	3	7	3	2
Manufacture of musical instruments	-	-	1	0	1	-
Manufacture of sports goods	72	2,271	69	2,387	73	2,647
Manufacture of games and toys	13	6	12	5	11	5
supplies	38	381	35	196	37	206
Manufacture of Handicrafts	128	28	128	28	128	28
Other manufacturing n.e.c.	546	3,823	547	3,724	531	4,750
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	338	134,422	350	144,626	354	143,985
Electric power generation, transmission and distribution	317	131,873	326	141,704	328	141,228
a) Hydal	125	12,615	129	16,415	129	12,855
b) Thermal	89	53,541	87	57,548	94	64,757
c) Coal Based	13	43,305	14	43,773	14	42,198
d) Wind	22	14,301	24	15,268	21	13,438
e) Solar	31	2,730	34	3,239	34	3,127
f) Other	37	5,381	38	5,461	36	4,853
Manufacture of gas; distribution of gaseous fuels through mains	21	2,550	24	2,922	26	2,757
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	39	159	40	159	38	179
36 - Water collection, treatment and supply	26	15	27	12	26	10
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	10	137	10	141	10	164
services	3	6	3	6	2	4
F. Construction	1,054	26,058	1,042	33,426	1,066	35,102
41 - Construction of buildings	691	17,762	676	22,412	671	22,745
42 - Civil engineering	354	8,158	352	10,776	371	11,903
43 - Specialized construction activities	9	137	14	238	24	454

3.2.1 Advances Classified by Borrowers

Public Sector Banks

Borrower	(Million Rupees)					
	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	60,007	68,731	60,507	65,549	61,276	75,771
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,186	7,796	2,229	7,744	2,320	8,250
46 - Wholesale trade, except of motor vehicles and motorcycles	14,192	35,056	14,117	34,741	14,297	40,625
47 - Retail trade, except of motor vehicles and motorcycles	43,629	25,878	44,161	23,064	44,659	26,895
H. Transportation and storage	18,411	22,425	18,014	21,476	17,825	22,917
49 - Land transport and transport via pipelines	4,184	5,397	4,189	4,715	4,082	6,097
50 - Water transport	1	-	1	-	1	-
51 - Air transport	38	194	42	179	38	144
52 - Warehousing and support activities for transportation	14,181	14,852	13,775	14,662	13,698	14,766
53 - Courier activities other than national post activities	7	1,982	7	1,919	6	1,909
I. Accommodation and food service activities	778	12,289	781	11,908	797	12,186
55 - Accommodation	234	9,905	231	9,556	249	9,870
56 - Food and beverage service activities	544	2,384	550	2,352	548	2,316
J. Information and communication	471	38,458	452	42,617	446	43,147
58 - Publishing activities	186	72	186	73	179	70
59 - Motion picture, video and television programme production, sound recording and music publishing activities	40	532	42	926	42	1,918
60 - Programming and broadcasting activities	4	3	3	2	3	4
61 - Telecommunications	130	36,203	110	39,398	114	38,388
62 - Computer programming, consultancy and related activities	80	1,464	79	1,938	78	2,474
63 - Information service activities	31	186	32	280	30	293
K. Real estate activities	66	5,928	66	5,849	65	4,755
L. Professional, scientific and technical activities	85	747	85	598	88	1,116
69 - Legal and accounting activities	21	22	21	21	21	21
71 - Architectural and engineering activities; technical testing and analysis	11	1	11	1	11	1
72 - Scientific research and development	17	642	18	495	19	959
73 - Advertising and market research	1	-	1	-	1	-
74 - Other professional, scientific and technical activities	17	34	17	30	16	24
75 - Veterinary activities	13	46	12	47	15	108
76 - Other professional, scientific and technical activities	5	4	5	3	5	3
M. Administrative and support service activities	3,634	4,662	3,841	4,744	4,279	5,191
77 - Rental and leasing activities	163	696	163	788	190	904
78 - Employment activities	1	53	1	52	1	53
79 - Travel agency, tour operator, reservation service and related activities	28	832	29	779	29	746
80 - Security and investigation activities	15	127	15	103	34	134
81 - Services to buildings and landscape activities	14	36	14	39	14	38
82 - Office administrative, office support and other business support activities	3,413	2,919	3,619	2,983	4,011	3,317
N. Education	635	4,502	627	4,285	625	4,132
O. Human health and social work activities	636	5,424	641	6,093	622	6,507
86 - Human health activities	622	5,417	626	6,062	611	6,486
87 - Residential care activities	6	7	7	30	3	21
88 - Social work activities with and without accommodation	8	1	8	1	8	1
P. Arts, entertainment and recreation	34	35	34	27	34	35
Q. Other service activities	6,356	12,225	6,421	12,031	6,489	12,525
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	10	2,105	7	1,801	9	2,291
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	10	2,105	7	1,801	9	2,291
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	373,247	265,755	374,609	267,510	377,301	272,102
A. Bank Employees	67,855	77,492	68,237	80,864	69,899	84,602
1) For house building	41,407	61,012	41,384	64,167	41,662	66,997
2) For transport i.e. purchase of car etc.	17,624	15,392	17,756	15,601	18,188	16,046
3) Other purposes	8,824	1,089	9,097	1,096	10,049	1,559
B. Consumer Financing	305,391	188,263	306,371	186,646	307,401	187,500
1) For house building	2,571	16,214	2,654	18,470	2,774	19,703
2) For transport i.e. purchase of car etc	41,272	25,575	40,384	24,139	40,282	24,063
3) Credit cards	41	1	964	30	3,027	124
4) Consumers durable	31,896	6,547	31,706	5,851	31,967	5,894
5) Personal loans	229,611	139,926	230,663	138,156	229,351	137,716
C) Other	1	0	1	0	1	0
VII. OTHER	5,643	1,971	5,653	1,640	5,654	2,117
Total	1,224,143	2,092,351	1,214,463	2,139,551	1,203,686	2,224,053

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	3	3,430	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	3	3,430	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	2,736,295	8,267,761	2,752,167	8,432,969	2,843,233	9,243,500
I. GOVERNMENT	202	963,763	231	963,395	212	983,719
A. Federal Government	133	367,272	164	406,122	138	489,288
1) Commodity Operations	53	329,978	76	368,403	46	443,699
2) Others	80	37,294	88	37,719	92	45,589
B. Provincial Governments	69	596,490	67	557,273	74	494,431
1) Commodity Operations	48	589,501	31	550,422	32	482,900
2) Others	21	6,989	36	6,851	42	11,531
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	718	803,768	748	912,808	659	950,797
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	6	656	6	582	6	798
Utilities	497	412,128	508	424,908	411	402,610
Transport, storage and communications	73	236,871	75	231,648	84	293,638
Manufacturing	96	10,860	105	34,136	73	10,427
Mining and Quarrying	-	-	-	-	-	-
Construction	17	11,280	47	44,819	30	14,476
Commerce and Trade	17	128,357	27	206,610	44	227,348
Others	12	3,616	11	3,643	11	1,501
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,346	159,338	1,299	147,826	1,333	491,972
Mutual Funds and AMCs	128	2,229	114	1,996	108	5,655
Insurance & Pension Funds	647	4,011	616	4,213	578	3,204
MFIs and DFIs	124	87,778	101	82,265	126	410,795
Stock Exchange & Brokerage Houses	218	15,660	237	16,014	249	14,814
Modarabas	93	4,633	104	4,938	121	5,652
Other NBFIs	136	45,026	117	34,123	151	51,853
IV. PRIVATE SECTOR (BUSINESS)	308,244	5,469,503	299,604	5,534,851	305,290	5,931,924
A. Agriculture, forestry and fishing	96,477	131,938	96,542	138,107	100,344	144,727
1. Crop and animal production, hunting and related service activities	96,297	130,593	96,371	136,358	100,166	142,858
Growing of Wheat, Rice, Sugar Cane & Cotton	73,217	65,666	73,686	67,995	76,512	74,759
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,956	3,149	1,845	2,691	1,996	3,142
Growing of other fruits, vegetables and crops	5,838	6,094	5,745	6,637	5,913	6,877
Raising of livestock and other related activities	5,929	36,835	5,944	38,371	6,296	37,102
Other agricultural support activities	9,355	18,845	9,149	20,661	9,445	20,970
Hunting, trapping and related service activities	2	3	2	4	4	8
02 - Forestry and logging	4	9	5	345	9	501
03 - Fishing and aquaculture	176	1,336	166	1,404	169	1,367
B. Mining and quarrying	740	47,889	775	48,302	808	45,112
05 - Mining of coal and lignite	71	33,543	71	33,822	57	31,223
06 - Extraction of crude petroleum and natural gas	547	12,535	603	12,956	616	11,223
07 - Mining of metal ores	13	627	8	590	15	719
08-Other mining and quarrying	106	1,172	91	923	117	1,934
09 - Mining support service activities	3	12	2	11	3	13
C. Manufacturing	81,584	3,621,821	82,698	3,733,774	85,008	4,066,241
10 - Manufacture of food products	17,757	832,415	16,020	744,605	18,233	836,228
11 - Manufacture of beverages	687	32,943	868	37,645	913	44,076
12 - Manufacture of tobacco products	460	3,518	461	3,611	475	3,579
13 - Manufacture of textiles	21,402	1,211,551	22,999	1,286,112	23,183	1,398,043
Preparation and spinning of textile fibres	6,942	370,740	7,474	403,009	7,814	471,594
Weaving of textiles	4,180	253,081	4,774	265,755	4,516	287,341
Finishing of textiles	3,525	219,625	3,477	231,295	3,542	243,344
Manufacture of knitted and crocheted fabrics	847	52,701	822	52,082	789	54,204
Manufacture of made-up textile articles, except apparel	3,110	173,234	3,131	180,280	3,215	185,883
Manufacture of carpets and rugs	115	1,161	111	995	94	912
Manufacture of other textiles n.e.c.	2,683	141,009	3,210	152,695	3,213	154,764
14 - Manufacture of wearing apparel	3,644	185,961	3,701	174,894	3,625	201,142
15 - Manufacture of leather and related products	1,494	43,739	1,544	45,168	1,629	44,906

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	374	7,348	336	7,793	367	7,547
	91	2,057	88	2,070	83	2,351
Manufacture of footwear	1,029	34,334	1,120	35,306	1,179	35,008
a. Leather wear	793	28,749	858	28,909	892	28,835
b. Rubber and Plastic wear	236	5,585	262	6,397	287	6,173
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	426	6,740	418	7,212	374	6,879
17 - Manufacture of paper and paper products	1,591	81,444	1,655	96,317	1,571	104,818
18 - Printing and reproduction of recorded media	910	10,451	861	11,783	818	10,921
Printing and other service activities related to printing	887	8,926	839	10,418	810	9,712
Reproduction of recorded media	23	1,525	22	1,365	8	1,209
19 - Manufacture of coke and refined petroleum products	1,067	59,199	1,112	79,875	1,249	80,271
20 - Manufacture of chemicals and chemical products	8,541	284,304	8,632	302,712	8,217	358,590
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	4,634	76,028	5,337	84,149	5,615	90,821
22 - Manufacture of rubber and plastics products	2,863	73,584	2,796	79,581	2,735	78,886
23 - Manufacture of other non-metallic mineral products	1,547	194,707	1,559	220,014	1,616	239,725
24 - Manufacture of basic metals	4,528	210,232	4,775	230,404	4,941	214,578
25 - Manufacture of fabricated metal products, except machinery and equipment	1,070	36,398	1,097	35,957	1,041	33,155
26 - Manufacture of computer, electronic and optical products	234	6,138	239	8,789	269	10,072
27 - Manufacture of electrical equipment	2,539	117,932	2,482	123,434	2,273	128,483
28 - Manufacture of machinery and equipment	794	14,738	889	18,143	906	23,501
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,844	78,133	1,820	76,910	1,817	90,082
30 - Manufacture of other transport equipment	723	14,789	737	14,915	643	15,564
31 - Manufacture of furniture	291	3,926	279	4,245	314	4,632
32 - Other manufacturing	2,410	39,986	2,300	44,488	2,440	44,701
Manufacture of jewellery and related articles	80	331	73	282	72	264
Manufacture of imitation jewellery and related articles	5	221	4	177	3	7
Manufacture of musical instruments	76	1,340	74	1,450	68	1,225
Manufacture of sports goods	316	5,639	299	6,084	303	5,135
Manufacture of games and toys	2	1	1	1	2	1
supplies	312	5,004	299	4,790	324	5,427
Manufacture of Handicrafts	12	13	12	352	14	20
Other manufacturing n.e.c.	1,607	27,437	1,538	31,352	1,654	32,623
33 - Repair and installation of machinery and equipment	128	2,966	117	2,809	111	2,587
D. Electricity, gas, steam and air conditioning supply	2,274	467,419	2,275	438,404	2,160	454,851
Electric power generation, transmission and distribution	2,073	460,962	2,057	431,044	1,944	447,262
a) Hydal	395	23,068	414	22,670	397	26,837
b) Thermal	184	99,432	159	86,618	142	105,645
c) Coal Based	69	43,279	69	46,139	67	58,609
d) Wind	220	51,252	189	50,162	164	50,566
e) Solar	61	2,473	69	4,809	79	4,591
f) Other	1,144	241,458	1,157	220,645	1,095	201,014
Manufacture of gas; distribution of gaseous fuels through mains	181	6,411	199	7,313	196	7,541
Steam and air conditioning supply	20	47	19	47	20	47
E. Water supply; sewerage, waste management and remediation activities	174	21,905	149	16,272	171	16,179
36 - Water collection, treatment and supply	31	353	28	310	30	289
37 - Sewerage	9	14	9	14	10	13
38 - Waste collection, treatment and disposal activities; materials recovery	130	21,530	108	15,944	128	15,703
services	4	8	4	4	3	174
F. Construction	3,053	161,201	2,953	159,252	2,912	163,442
41 - Construction of buildings	1,914	124,500	1,929	119,705	1,872	127,571
42 - Civil engineering	946	33,410	830	36,126	841	32,682
43 - Specialized construction activities	193	3,291	194	3,422	199	3,189

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	74,811	434,757	66,259	409,220	70,462	419,018
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,458	30,748	2,250	31,475	2,713	31,209
46 - Wholesale trade, except of motor vehicles and motorcycles	18,712	249,861	16,886	234,716	18,681	235,571
47 - Retail trade, except of motor vehicles and motorcycles	53,641	154,148	47,123	143,029	49,068	152,238
H. Transportation and storage	7,764	102,967	7,500	99,904	7,503	96,609
49 - Land transport and transport via pipelines	4,629	59,159	4,463	57,608	4,376	56,805
50 - Water transport	86	453	84	201	78	690
51 - Air transport	118	1,905	157	2,113	129	1,615
52 - Warehousing and support activities for transportation	2,540	37,760	2,456	37,224	2,554	33,703
53 - Courier activities other than national post activities	391	3,689	340	2,758	366	3,796
I. Accommodation and food service activities	1,246	25,930	1,183	25,644	1,239	26,346
55 - Accommodation	328	12,268	327	11,880	319	11,529
56 - Food and beverage service activities	918	13,662	856	13,764	920	14,817
J. Information and communication	2,778	225,617	2,599	242,229	2,525	254,154
58 - Publishing activities	648	2,761	592	2,704	658	2,838
59 - Motion picture, video and television programme production, sound recording and music publishing activities	74	462	89	691	76	729
60 - Programming and broadcasting activities	86	767	79	818	73	631
61 - Telecommunications	741	206,017	703	223,215	667	235,364
62 - Computer programming, consultancy and related activities	1,009	10,728	991	9,776	897	10,190
63 - Information service activities	220	4,883	145	5,026	154	4,402
K. Real estate activities	637	31,156	653	31,659	702	32,906
L. Professional, scientific and technical activities	5,050	47,776	5,005	48,010	5,836	61,208
69 - Legal and accounting activities	142	849	190	953	171	988
71 - Architectural and engineering activities; technical testing and analysis	76	1,046	84	1,027	79	1,351
72 - Scientific research and development	498	4,440	566	4,419	512	4,786
73 - Advertising and market research	138	4,187	183	4,018	193	4,275
74 - Other professional, scientific and technical activities	1,560	4,810	1,127	4,125	1,257	5,194
75 - Veterinary activities	2,591	32,162	2,816	32,874	3,598	44,112
M. Administrative and support service activities	45	282	39	593	26	501
77 - Rental and leasing activities	4,066	48,656	4,166	45,427	4,095	52,950
78 - Employment activities	529	1,616	490	1,325	464	1,267
79 - Travel agency, tour operator, reservation service and related activities	46	315	41	326	43	338
80 - Security and investigation activities	908	8,958	884	8,688	889	13,388
81 - Services to buildings and landscape activities	798	2,627	618	2,638	794	2,776
82 - Office administrative, office support and other business support activities	54	269	37	296	28	185
N. Education	1,731	34,871	2,096	32,153	1,877	34,996
O. Human health and social work activities	1,871	31,664	1,776	31,129	1,512	31,678
86 - Human health activities	875	13,439	898	12,690	822	12,027
87 - Residential care activities	850	13,301	873	12,617	801	11,999
88 - Social work activities with and without accommodation	4	10	3	2	2	1
P. Arts, entertainment and recreation	21	129	22	71	19	27
Q. Other service activities	107	2,728	105	1,921	89	1,756
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	24,737	52,638	24,068	52,907	19,102	52,721
A. Government Trusts and Non-profit Organizations	232	13,426	241	11,771	177	14,045
B. Private Trusts and Non-profit Organizations	69	971	80	834	64	1,460
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	153	11,691	151	10,400	107	12,377
VI. PERSONAL	10	764	10	537	6	209
A. Bank Employees	2,425,435	857,078	2,449,908	861,383	2,535,444	870,004
1) For house building	80,294	144,503	81,465	149,811	83,412	156,834
2) For transport i.e. purchase of car etc.	31,122	110,435	31,670	115,057	32,398	120,991
3) Other purposes	30,127	31,029	30,447	31,603	30,811	32,338
B. Consumer Financing	19,045	3,039	19,348	3,151	20,203	3,505
1) For house building	2,343,773	711,694	2,363,806	710,807	2,447,475	712,416
2) For transport i.e. purchase of car etc	30,286	184,428	30,118	191,807	32,359	195,134
3) Credit cards	329,333	342,256	302,355	325,952	294,808	313,394
4) Consumers durable	1,565,308	72,737	1,598,194	78,622	1,647,304	86,429
5) Personal loans	6,194	779	6,077	1,024	5,431	975
C) Other	412,652	111,494	427,062	113,402	467,573	116,484
VII. OTHER	1,368	881	4,637	765	4,557	753
	118	885	136	935	118	1,039
Total	2,736,298	8,271,191	2,752,167	8,432,969	2,843,233	9,243,500

3.2.3 Advances Classified by Borrowers

Foreign Banks

Borrower	(Million Rupees)					
	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	1	9	1	10	1	8
1) Official	1	9	1	10	1	8
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	495	100,316	494	103,474	492	96,470
I. GOVERNMENT	1	1,000	1	1,000	1	1,000
A. Federal Government	1	1,000	1	1,000	1	1,000
1) Commodity Operations	-	-	-	-	-	-
2) Others	1	1,000	1	1,000	1	1,000
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	195	98,749	192	101,893	198	94,893
A. Agriculture, forestry and fishing	2	600	1	1	2	1
1. Crop and animal production, hunting and related service activities	2	600	1	1	2	1
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	1	1	1	1	1	1
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	1	599	-	-	1	-
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	154	73,535	150	79,951	156	62,273
10 - Manufacture of food products	11	4,137	10	3,017	12	2,722
11 - Manufacture of beverages	2	9	2	10	2	9
12 - Manufacture of tobacco products	2	9	2	4	3	16
13 - Manufacture of textiles	38	8,920	39	12,951	36	12,401
Preparation and spinning of textile fibres	6	513	6	536	6	531
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	25	8,060	26	12,069	23	11,523
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	3	187	3	187	3	187
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	4	160	4	159	4	159
14 - Manufacture of wearing apparel	3	81	3	83	3	83
15 - Manufacture of leather and related products	3	83	3	83	3	83

3.2.3 Advances Classified by Borrowers

Foreign Banks

Borrower	(Million Rupees)					
	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	-	-
	1	10	1	10	1	10
Manufacture of footwear	2	73	2	73	2	73
a. Leather wear	2	73	2	73	2	73
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	7	6,836	7	6,871	7	2,203
18 - Printing and reproduction of recorded media	-	-	-	-	-	-
Printing and other service activities related to printing	-	-	-	-	-	-
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	1	1,500	1	1,000
20 - Manufacture of chemicals and chemical products	23	18,112	23	20,654	24	19,340
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	13	5,347	13	2,138	13	1,223
22 - Manufacture of rubber and plastics products	6	1,200	5	1,100	5	1,000
23 - Manufacture of other non-metallic mineral products	4	4,216	5	5,231	5	3,584
24 - Manufacture of basic metals	5	2,649	5	2,738	3	1,399
25 - Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-
26 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-
27 - Manufacture of electrical equipment	29	12,289	23	13,292	27	15,661
28 - Manufacture of machinery and equipment	1	14	1	14	1	14
29 - Manufacture of motor vehicles, trailers and semi-trailers	1	21	2	221	5	884
30 - Manufacture of other transport equipment	1	8,357	1	9,343	1	-
31 - Manufacture of furniture	-	-	-	-	-	-
32 - Other manufacturing	5	1,256	5	702	5	651
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	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	5	1,256	5	702	5	651
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	8	14,400	9	15,100	9	20,302
Electric power generation, transmission and distribution	5	13,199	6	13,824	6	18,977
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	3	10,056	3	9,795	4	15,062
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	2	3,143	3	4,029	2	3,914
Manufacture of gas; distribution of gaseous fuels through mains	3	1,202	3	1,276	3	1,325
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
services	-	-	-	-	-	-
F. Construction	3	201	3	201	3	201
41 - Construction of buildings	2	200	2	200	2	200
42 - Civil engineering	1	1	1	1	1	1
43 - Specialized construction activities	-	-	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

Borrower	(Million Rupees)					
	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	11	3,829	12	3,455	11	5,689
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	2	1,997	3	1,927	3	4,107
47 - Retail trade, except of motor vehicles and motorcycles	9	1,832	9	1,528	8	1,581
H. Transportation and storage	2	15	2	14	2	14
49 - Land transport and transport via pipelines	1	13	1	13	1	13
50 - Water transport	1	2	1	1	1	1
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	2	1,958	2	1,958	2	1,958
55 - Accommodation	2	1,958	2	1,958	2	1,958
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	7	2,879	6	369	5	4,223
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	7	2,879	6	369	5	4,223
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-
L. Professional, scientific and technical activities	5	1,325	6	837	7	225
69 - Legal and accounting activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	2	9	2	1	2	5
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	1	1,170	2	672	2	16
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	1	7	1	7	1	7
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81. Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	1	7	1	7	1	7
N. Education	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-
86 - Human health activities	-	-	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88. Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	299	567	301	580	293	577
A. Bank Employees	169	429	172	446	165	444
1) For house building	62	282	65	297	61	311
2) For transport i.e. purchase of car etc.	68	124	69	125	63	116
3) Other purposes	39	23	38	24	41	17
B. Consumer Financing	130	138	129	134	128	134
1) For house building	91	124	90	120	89	119
2) For transport i.e. purchase of car etc	31	14	31	14	31	14
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	8	1	8	1	8	1
C) Other	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-
Total	496	100,325	495	103,484	493	96,478

3.3 Advances Classified by Rate of Interest/Return and Securities

All Banks

(Million Rupees)

(Million Rupees)													
	Jun-22		Sep-22		Dec-22								
Rate of Interest/Return					Securities, Shares & Other Financial Instruments	Precious Metals	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total
	Total	Total											
00.00	571,214	621,989	977	71,48	143,556	111,660	180,779	24,145	79,870	5,663		553,797	
01.00*	47,734	38,456	-	144	1,182	567	2,068	807	2,855	-		7,622	
02.00*	193,005	197,392	-	831	55,917	67,158	15,206	15,994	8,083	44		163,233	
03.00*	927,711	419,132	-	1,359	64,265	102,691	50,654	31,233	12,742	188		263,131	
04.00*	328,484	275,759	3	720	62,927	74,493	59,812	16,513	22,824	104		237,394	
05.00*	297,474	375,122	264	622	78,390	85,987	182,892	15,870	46,247	2,142		412,414	
06.00*	134,195	81,074	4,010	3,688	12,321	13,224	7,801	6,153	6,789	275		54,260	
07.00*	56,241	54,613	-	-	4,597	2,439	36,252	13	1,488	1		44,789	
08.00*	115,997	127,821	-	-	16,178	9,190	4,835	1,795	14,187	418		46,604	
08.25	13,458	8,249	-	-	6,439	151	312	67	137	22		7,128	
08.50	37,780	13,507	-	-	1,101	873	1,254	347	1,067	0		4,642	
08.75	59,164	6,791	-	-	991	3,435	1,112	124	116	-		5,777	
09.00	96,518	28,049	-	2	8,770	1,778	1,491	1,403	8,349	1,903		23,696	
09.25	15,984	46,732	-	-	33,865	8,223	3,008	4,453	4,385	0		53,934	
09.50	33,652	69,231	-	900	45,802	11,933	5,691	3,056	8,650	1		76,035	
09.75	21,497	35,710	-	-	28,879	2,410	5,129	1,545	12,065	1		50,029	
10.00	157,283	376,351	-	2,822	214,055	51,888	65,739	29,438	50,279	3		414,224	
10.25	34,785	19,848	-	-	3,377	1,623	3,151	117	262	0		8,530	
10.50	134,878	49,807	-	-	4,165	1,035	708	726	1,393	2		8,029	
10.75	54,421	22,023	-	17	2,885	16,395	4,114	80	31,649	13		55,151	
11.00	137,953	65,829	2	40	18,488	25,708	7,839	2,754	73,456	206		128,949	
11.25	127,451	46,080	-	-	2,801	9,475	1,703	44	14,451	44		28,517	
11.50	124,854	19,358	-	21	1,009	1,509	978	428	29,125	-		33,069	
11.75	199,903	8,992	1	-	9,864	2,077	961	40	313	1		13,258	
12.00	536,446	31,864	-	50	9,426	4,719	19,653	1,003	1,483	493		36,827	
12.25	596,617	23,795	0	414	3,047	1,408	179	3,832	305	9,185		36,827	
12.50	253,027	43,931	-	-	1,991	4,447	2,374	37	135	-		8,983	
12.75	299,429	36,239	-	-	1,444	5,962	2,337	515	1,423	2		11,683	
13.00	234,487	39,683	22	700	45,992	6,096	14,953	338	20,004	364		88,469	
13.25	152,096	100,379	-	0	934	69,298	5,441	296	1,413	132		77,515	
13.50	193,348	38,025	-	-	3,533	4,563	2,714	487	3,347	30		14,674	
13.75	184,165	151,597	-	55	757	18,013	4,519	208	4,549	1,298		29,399	
14.00	215,436	35,691	27,278	0	906	4,158	7,121	36	31,418	99		71,015	
14.25	178,641	62,225	0	-	415	5,938	3,745	1,107	422	30		11,657	
14.50	284,334	137,118	-	8	551	4,977	2,280	471	138,923	745		147,955	
14.75	226,983	91,904	10	16	8,029	17,970	7,792	64	135,356	35		169,273	
15.00	326,040	166,137	6	-	35,923	8,173	4,198	778	2,676	473		52,227	
15.25	338,859	874,999	37	-	43,127	11,721	7,419	187	64,134	40		126,666	
15.50	433,148	590,445	1,115	2,865	15,622	31,601	5,671	2,960	43,029	65		102,929	
15.75	456,342	490,660	5	827	189,485	151,777	30,317	33,006	356,512	12		761,941	
16.00	213,714	680,990	0	5,284	122,995	99,956	46,545	4,156	359,336	2,464		640,736	
16.25	241,604	492,416	47	16,489	140,357	120,859	86,094	12,364	180,818	118		557,146	
16.50	233,395	624,456	2	39,780	181,529	152,785	75,102	36,529	228,593	80		714,399	
16.75	126,761	523,531	-	6,353	192,860	106,518	80,083	23,852	172,961	437		582,266	
17.00	66,566	527,711	85	6,435	168,933	134,532	55,637	38,069	117,138	2,007		522,836	
17.25	103,832	284,611	-	10,056	172,808	110,402	75,469	27,188	165,870	815		567,209	
17.50	67,598	202,556	10,742	9,959	267,857	125,036	97,169	29,134	184,940	522		725,359	
17.75	53,000	204,600	12,531	7,730	98,778	90,357	57,557	31,113	92,335	182		390,584	
18.00	37,362	166,002	493	4,150	116,231	95,974	55,386	29,906	322,464	1,799		626,402	
18.25	50,746	123,338	0	5,018	45,903	46,242	50,626	22,445	58,237	644		229,116	
18.50	17,870	73,284	-	877	42,006	29,527	27,561	14,370	28,701	176		143,218	
18.75	27,188	72,310	-	7,555	27,544	43,414	34,281	14,058	72,995	20		199,867	
19.00	66,955	58,603	2,938	1,371	15,605	28,292	31,200	8,174	53,790	779		142,145	
19.25	14,013	73,117	33	3,182	31,395	36,805	29,749	4,654	24,688	162		130,666	
19.50	11,329	27,780	4	1,230	4,843	16,199	11,395	4,323	3,927	5		41,926	
19.75	29,524	41,928	630	53	10,223	23,107	21,054	4,105	4,672	13		63,856	
20.00	47,793	87,928	2,066	-	11,199	21,211	13,504	3,037	3,108	3,507		57,631	
20.25	5,777	36,939	957	2	3,390	23,277	14,935	827	876	14		44,279	
20.50	6,780	15,112	16	-	1,125	24,892	4,974	14,436	1,979	7		47,429	
20.75	5,238	28,958	488	16	4,004	18,465	18,712	2,028	2,058	12		45,784	
21.00	12,204	51,601	3,104	8	27,797	7,760	16,049	714	4,957	1,377		61,766	
21.25	4,747	56,808	363	107	1,573	15,875	8,238	297	36,661	63		63,177	
21.50	1,905	28,872	678	5	4,500	4,668	10,646	1,025	4,075	62		25,658	
21.75	2,136	6,145	195	3	2,928	6,487	6,347	440	7,783	84		24,267	
22.00	8,817	23,968	234	1	11,406	6,248	22,771	5,893	4,089	6,334		56,975	
22.25	1,826	15,828	24,052	12	5,126	8,940	2,754	30	7,611	92		48,615	
22.50	664	2,426	29	-	66	1,834	238	34	5,948	56		8,205	
22.75	19,158	19,852	13	-	908	3,380	1,162	2	1,328	28		6,822	
23.00	1,753	4,230	6	-	308	1,497	974	409	951	1,957		6,103	
23.25	566	8,581	19	7	638	3,335	4,947	8	2,255	71		11,279	
23.50	340	6,569	12	-	1,724	2,149	225	4	125,854	51		130,019	
23.75	1,275	6,882	72	-	559	1,323	14,627	1,204	939	11		18,735	
24.00	4,923	17,199	21	-	2,581	987	16,663	24	543	3,264		24,082	
24.25	217	3,897	21	-	86	864	639	8	535	30		2,182	
24.50	188	263	12	-	-	327	247	5	70	80		742	
24.75	236	450	3,451	-	4	261	185	-	94	38		4,032	
25.00 & above	144,836	153,653	1,161	2	682	1,641	18,481	162	10,622	156,206		188,957	
Total	10,463,867	10,676,004	98,199	148,520	2,900,848	2,373,806	1,777,657	533,840	3,532,437	198,724		11,564,031	
Weighted Average	11.4	13.41	17.72	15.39	13.86	13.88	12.87	13.80	15.82	31.23		14.66	

*01.00 stands for 00.25 to 01.00

[illegible]

*08,00 stands for 07,25 to 08,00

3.3.1 Advances Classified by Rate of Interest/Return and Securities

Public Sector Banks

(Million Rupees)

(Million Rupees)											
Rate of Interest/Return	Jun-22		Sep-22		Dec-22						
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total
00.00	123,777	168,308	-	2,139	33,444	37,767	37,682	259	11,226	592	123,108
01.00*	9,364	1,978	-	-	251	62	50	206	-	-	569
02.00*	9,801	10,424	-	17	5,135	2,317	957	1,551	1	-	9,978
03.00*	128,391	43,154	-	2	11,592	3,430	5,444	11	4,129	-	24,608
04.00*	52,393	72,407	-	471	5,917	4,776	2,482	-	1,596	-	15,243
05.00*	40,487	34,780	264	1	19,167	18,588	87,731	281	3,401	923	130,356
06.00*	27,608	14,054	4,010	156	4,308	1,083	1,956	30	4,348	35	15,925
07.00*	2,838	3,940	-	-	1,233	169	6,224	-	0	-	7,626
08.00*	8,168	16,144	-	-	2,708	665	30	209	7,998	-	11,610
08.25	398	59	-	-	83	60	-	28	-	-	171
08.50	33,060	5,856	-	-	146	192	-	4	-	-	342
08.75	48,259	197	-	-	-	-	4	-	-	-	4
09.00	75,138	5,175	-	-	239	711	135	98	3,764	-	4,947
09.25	11,990	5,021	-	-	4,300	1,001	647	-	-	-	5,947
09.50	22,473	2,527	-	-	2,490	300	2	-	-	-	2,792
09.75	13,573	2,127	-	-	1,388	228	226	5	-	-	1,847
10.00	120,139	39,091	-	564	12,819	3,686	3,565	382	-	-	21,015
10.25	1,117	98	-	-	50	-	4	55	7	-	116
10.50	66,778	34,488	-	-	196	11	1	-	818	-	1,026
10.75	12,218	48	-	12	423	0	2,789	-	31,503	-	34,727
11.00	86,562	23,050	-	-	1,565	357	1,313	65	1	-	3,301
11.25	13,975	11,608	-	-	1	-	41	2	-	-	43
11.50	28,126	492	-	-	-	5	77	-	21,204	-	21,286
11.75	23,692	60	-	-	-	6	2	3	-	-	11
12.00	87,599	5,171	-	-	7,848	35	16,600	852	813	-	26,148
12.25	117,944	1,418	-	-	0	86	30	72	15	-	203
12.50	56,674	20,388	-	-	1,400	18	221	4	9	-	1,652
12.75	54,324	13,266	-	-	4	45	76	-	-	-	125
13.00	57,022	11,054	22	-	135	51	10,989	36	0	-	11,233
13.25	14,503	68,356	-	-	69	64,791	191	-	-	-	65,051
13.50	20,549	6,008	-	-	-	30	122	-	-	-	152
13.75	23,025	54,061	-	-	31	162	34	29	-	-	255
14.00	75,799	7,528	27,278	0	-	18	1,250	-	0	0	28,546
14.25	24,479	24,130	-	-	25	658	521	-	-	-	1,203
14.50	21,582	106,989	-	-	12	60	16	38	0	-	125
14.75	13,364	6,794	-	0	2,694	520	4,601	-	0	-	7,815
15.00	82,291	74,887	6	-	296	71	17	-	1,141	-	1,531
15.25	12,267	126,657	-	-	34,292	404	135	35	45,096	-	79,962
15.50	30,521	119,123	1,115	2,489	2,350	9	335	200	506	-	7,004
15.75	89,167	76,189	-	-	3,834	4,477	8,547	-	35,013	1	51,872
16.00	24,842	65,528	-	1,850	7,329	9,191	11,888	127	43,271	-	73,656
16.25	9,830	49,453	-	12,524	8,829	12,553	4,133	484	5,297	2	43,822
16.50	97,772	85,322	-	3,150	19,985	5,091	17,842	1,580	41,196	-	88,844
16.75	8,652	50,373	-	3,131	16,931	3,624	4,945	434	16,362	-	45,427
17.00	7,706	155,216	85	1,022	8,304	5,658	5,865	-	18,888	-	39,822
17.25	6,561	48,857	-	2,525	20,807	14,282	13,188	3,296	29,468	750	84,315
17.50	23,122	41,059	10,742	2,311	143,501	43,765	42,535	365	110,349	-	353,568
17.75	4,937	73,810	12,488	2,054	13,588	6,807	4,918	3,316	20,778	-	63,949
18.00	9,977	38,736	490	1,173	33,847	9,383	7,694	204	117,573	-	170,363
18.25	4,107	24,714	-	412	5,350	5,442	6,320	298	9,923	-	27,746
18.50	3,256	15,478	-	461	12,028	2,919	5,152	817	3,421	-	24,799
18.75	4,296	12,378	-	7,459	3,655	11,339	4,434	671	7,309	-	34,867
19.00	52,715	25,238	2,934	613	1,415	1,565	5,152	15	35,418	1	47,111
19.25	318	11,485	-	38	16,963	6,027	6,268	67	44	-	29,406
19.50	3,443	9,632	-	301	353	2,213	1,038	323	360	-	4,587
19.75	20,858	20,042	630	16	2,603	1,883	5,566	108	30	-	10,835
20.00	32,719	61,898	685	-	5,522	2,022	3,577	318	742	1	12,867
20.25	1,334	10,424	881	0	1,266	3,059	6,880	79	9	0	12,173
20.50	4,291	4,790	-	-	65	3,140	760	-	1,601	-	5,566
20.75	832	9,693	-	0	297	978	11,568	100	37	1	12,981
21.00	596	32,696	3,102	0	26,469	435	12,371	3	3,888	415	46,683
21.25	783	7,940	348	0	216	5,271	1,144	31	56	-	7,067
21.50	194	4,547	673	-	3	4	277	-	3	-	960
21.75	103	1,272	-	-	497	483	1,646	24	6	0	2,656
22.00	110	8,147	-	0	8,892	2,583	21,338	-	440	2,477	35,730
22.25	45	1,803	24,052	-	19	3,710	67	-	-	-	27,847
22.50	68	56	-	-	-	-	35	-	5,686	22	5,743
22.75	18,456	17,729	-	-	5	480	595	-	-	0	1,081
23.00	33	110	-	-	14	4	122	2	89	-	230
23.25	24	4,374	-	-	-	670	3,945	8	-	0	4,623
23.50	41	2,631	-	-	-	-	141	-	125,723	0	125,864
23.75	194	5,536	-	-	189	2	14,497	-	-	0	14,687
24.00	17	9,609	-	-	-	14	16,293	-	2	0	16,309
24.25	9	22	-	-	-	1	52	-	2	-	55
24.50	67	68	-	-	-	-	191	-	-	16	207
24.75	-	3	-	-	-	-	12	-	3	-	15
25.00 & above	9,607	11,778	-	-	96	582	17,137	-	3	10,300	28,118
Total	2,092,351	2,139,551	89,802	44,890	519,480	312,028	454,629	17,122	770,566	15,536	2,224,053
Weighted Average	11.3	13.80	17.45	15.99	14.78	13.28	13.86	14.74	17.25	24.80	15.44

*01.00 stands for 00.25 to 01.00

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100

*08.00 stands for 07.25 to 08.00

3.3.2 Advances Classified by Rate of Interest/Return and Securities

Domestic Private Banks

(Million Rupees)

(million Rupees)																
Rate of Interest/Return	Jun-22		Sep-22		Dec-22											
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments			Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total			
00.00	445,561	451,808	977	5,009	109,045	73,862	142,393	23,886	68,552	5,069		428,792				
01.00*	38,370	36,477	-	144	931	505	2,017	601	2,855	-		7,053				
02.00*	183,205	186,968	-	814	50,782	64,841	14,249	14,443	8,082	44		153,255				
03.00*	798,986	375,635	-	1,357	52,673	99,155	44,963	31,222	8,612	188		238,171				
04.00*	276,038	203,302	3	249	57,009	69,716	57,300	16,513	21,212	101		222,103				
05.00*	256,949	340,303	-	620	59,223	67,399	95,136	15,589	42,841	1,216		282,024				
06.00*	106,587	67,011	-	3,532	8,013	12,141	5,836	6,123	2,441	241		38,326				
07.00*	53,402	50,674	-	-	3,365	2,270	30,028	13	1,487	1		37,163				
08.00*	107,829	111,677	-	-	13,470	8,525	4,805	1,586	6,189	418		34,993				
08.25	13,060	8,190	-	-	6,357	91	312	39	137	22		6,958				
08.50	4,720	7,652	-	-	955	681	1,254	343	1,067	0		4,300				
08.75	9,405	6,594	-	-	991	3,435	1,109	124	116	-		5,774				
09.00	21,180	22,874	-	2	8,532	1,068	1,355	1,305	4,585	1,903		18,749				
09.25	3,994	41,711	-	-	29,565	7,222	2,362	4,453	4,385	0		47,987				
09.50	11,179	66,704	-	900	43,312	11,633	5,689	3,056	8,650	1		73,243				
09.75	7,924	33,583	-	-	27,491	2,182	4,903	1,540	12,065	1		48,182				
10.00	36,343	336,460	-	2,258	201,237	48,203	62,174	29,056	50,279	3		393,209				
10.25	33,667	19,751	-	-	3,327	1,623	3,147	62	255	0		8,414				
10.50	68,100	15,319	-	-	3,969	1,024	707	726	576	2		7,003				
10.75	42,203	21,976	-	5	2,462	16,395	1,325	80	145	13		20,425				
11.00	49,891	42,779	2	40	16,924	25,351	6,526	2,689	73,456	206		125,193				
11.25	112,973	34,469	-	-	2,800	9,475	1,660	42	14,451	44		28,471				
11.50	96,628	18,866	-	21	1,009	1,504	901	428	7,921	-		11,783				
11.75	176,085	8,933	1	-	9,864	2,072	959	37	313	1		13,247				
12.00	437,125	26,693	-	50	1,578	4,683	3,053	151	670	493		10,679				
12.25	475,891	20,377	-	0	413	2,961	1,378	107	1,817	305		6,983				
12.50	195,713	23,543	-	-	591	4,429	2,153	33	126	-		7,332				
12.75	238,358	21,773	-	-	1,440	5,917	2,261	515	578	2		10,713				
13.00	176,906	28,629	-	700	45,857	6,044	3,964	302	20,004	364		77,236				
13.25	137,443	32,023	-	0	866	4,507	5,250	296	1,413	132		12,464				
13.50	172,799	32,016	-	-	3,533	4,533	2,593	487	3,347	30		14,523				
13.75	157,939	94,536	-	55	726	17,851	4,485	179	1,549	1,298		26,144				
14.00	138,729	28,163	-	0	906	4,140	5,871	36	31,418	99		42,469				
14.25	145,583	37,795	0	-	390	5,280	3,224	1,107	422	30		10,454				
14.50	258,762	30,129	-	8	539	4,917	2,264	433	138,923	745		147,830				
14.75	207,954	84,848	10	16	5,335	17,450	3,191	64	135,356	35		161,458				
15.00	241,692	90,849	-	-	35,627	8,102	4,181	778	1,534	473		50,696				
15.25	313,146	743,751	37	-	8,835	11,317	7,284	152	19,038	40		46,704				
15.50	396,557	449,938	-	377	13,272	30,391	5,337	2,760	42,223	65		94,425				
15.75	350,579	408,044	5	827	185,651	146,700	21,770	33,006	304,148	12		692,118				
16.00	183,526	607,250	0	3,434	115,666	90,765	34,657	4,029	313,008	2,464		564,123				
16.25	231,403	431,758	47	3,965	131,528	108,306	81,961	11,879	170,621	116		508,424				
16.50	135,175	516,455	2	36,630	161,538	146,370	57,260	34,949	178,441	80		615,270				
16.75	117,959	470,872	-	3,222	175,433	102,894	73,181	23,275	147,712	437		526,152				
17.00	56,894	360,844	-	5,413	160,000	128,874	49,772	38,069	92,006	2,007		476,141				
17.25	96,371	234,557	-	7,531	152,002	96,120	62,281	23,892	130,795	65		472,686				
17.50	44,476	160,743	-	7,648	124,356	81,271	54,634	28,768	61,789	522		358,989				
17.75	48,063	129,078	43	5,676	85,190	83,550	52,639	27,797	71,392	182		326,469				
18.00	27,385	127,265	3	2,977	82,384	86,591	46,896	29,702	194,431	1,799		444,784				
18.25	46,636	98,624	0	4,606	40,552	40,800	44,306	22,148	47,914	644		200,970				
18.50	14,614	57,806	-	415	29,978	26,608	22,408	13,553	24,998	176		118,137				
18.75	22,892	58,824	-	97	23,888	32,075	29,847	13,387	64,128	20		163,441				
19.00	14,240	33,366	1	759	14,190	26,727	26,048	8,159	18,372	778		95,034				
19.25	13,695	61,632	33	3,145	14,432	30,778	22,415	4,586	24,644	162		100,194				
19.50	7,885	18,148	4	929	4,489	13,987	10,357	4,001	3,567	5		37,339				
19.75	8,666	21,886	-	37	7,620	21,224	15,488	3,997	4,642	13		53,021				
20.00	15,073	26,030	1,381	-	5,677	19,189	9,927	2,718	2,366	3,506		44,764				
20.25	4,443	26,515	76	2	2,124	20,218	8,055	748	868	14		32,106				
20.50	2,489	10,322	16	-	1,060	21,752	4,214	14,436	379	7		41,863				
20.75	4,405	19,265	488	16	3,707	17,487	7,144	1,929	2,021	11		32,803				
21.00	11,608	18,905	3	8	1,329	7,325	3,678	711	1,068	963		15,084				
21.25	3,964	48,868	14	106	1,357	10,604	7,094	266	36,605	63		56,110				
21.50	1,711	24,325	5	5	4,497	4,664	10,369	1,025	4,072	62		24,699				
21.75	2,033	4,873	195	3	2,431	6,004	4,701	416	7,777	84		21,611				
22.00	8,707	15,821	234	1	2,514	3,665	1,434	5,893	3,649	3,856		21,244				
22.25	1,780	14,024	-	12	5,107	5,230	2,687	30	7,611	92		20,768				
22.50	596	2,371	29	-	66	1,834	203	34	262	34		2,462				
22.75	702	2,122	13	-	903	2,900	567	2	1,328	28		5,741				
23.00	1,721	4,120	6	-	294	1,493	853	408	862	1,957		5,872				
23.25	541	4,207	19	7	638	2,665	1,002	0	2,255	70		6,656				
23.50	299	3,938	12	-	1,724	2,149	84	4	131	51		4,156				
23.75	1,082	1,346	72	-	371	1,321	130	1,204	939	10		4,048				
24.00	4,905	7,590	21	-	2,581	973	370	24	541	3,264		7,773				
24.25	208	3,876	21	-	86	863	588	8	533	30		2,128				
24.50	120	196	12	-	-	327	56	5	70	65		536				
24.75	236	447	3,451	-	4	261	173	-	91	38		4,017				
25.00 & above	135,229	141,875	1,161	2	586	1,059	1,344	162	10,619	145,907		160,840				
Total	8,271,191	8,432,969	8,397	103,630	2,379,168	2,058,516	1,318,191	516,575	2,675,842	183,180		9,243,500				
Weighted Average	11.4	13.29	20.66	15.13	13.67	13.97	12.52	13.77	15.38	31.78		14.45				

*01.00 stands for 00.25 to 01.00

[illegible]

*08.00 stands for 07.25 to 08.00

3.3.3 Advances Classified by Rate of Interest/Return and Securities

Foreign Banks

(Million Rupees)

Rate of Interest/Return	Jun-22	Sep-22	Dec-22									
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total	
00.00	1,875	1,873	-	-	1,067	31	704	0	92	2	1,897	
01.00*	-	-	-	-	-	-	-	-	-	-	-	
02.00*	-	-	-	-	-	-	-	-	-	-	-	
03.00*	335	342	-	-	-	106	247	-	-	-	352	
04.00*	53	50	-	-	-	-	30	-	15	3	48	
05.00*	38	39	-	-	-	-	26	-	5	2	33	
06.00*	-	8	-	-	-	-	8	-	-	-	8	
07.00*	-	-	-	-	-	-	-	-	-	-	-	
08.00*	-	-	-	-	-	-	-	-	-	-	-	
08.25	-	-	-	-	-	-	-	-	-	-	-	
08.50	-	-	-	-	-	-	-	-	-	-	-	
08.75	1,500	-	-	-	-	-	-	-	-	-	-	
09.00	200	-	-	-	-	-	-	-	-	-	-	
09.25	-	-	-	-	-	-	-	-	-	-	-	
09.50	-	-	-	-	-	-	-	-	-	-	-	
09.75	-	-	-	-	-	-	-	-	-	-	-	
10.00	800	800	-	-	-	-	-	-	-	-	-	
10.25	-	-	-	-	-	-	-	-	-	-	-	
10.50	-	-	-	-	-	-	-	-	-	-	-	
10.75	-	-	-	-	-	-	-	-	-	-	-	
11.00	1,500	-	-	-	-	-	-	-	-	-	-	
11.25	503	3	-	-	-	-	3	-	-	-	3	
11.50	100	-	-	-	-	-	-	-	-	-	-	
11.75	125	-	-	-	-	-	-	-	-	-	-	
12.00	11,722	-	-	-	-	-	-	-	-	-	-	
12.25	2,782	2,000	-	-	-	-	-	-	2,000	-	2,000	
12.50	639	-	-	-	-	-	-	-	-	-	-	
12.75	6,747	1,200	-	-	-	-	-	-	845	-	845	
13.00	560	-	-	-	-	-	-	-	-	-	-	
13.25	150	-	-	-	-	-	-	-	-	-	-	
13.50	-	-	-	-	-	-	-	-	-	-	-	
13.75	3,200	3,000	-	-	-	-	-	-	3,000	-	3,000	
14.00	908	-	-	-	-	-	-	-	-	-	-	
14.25	9,578	300	-	-	-	-	-	-	-	-	-	
14.50	3,990	-	-	-	-	-	-	-	-	-	-	
14.75	5,664	262	-	-	-	-	-	-	-	-	-	
15.00	2,057	400	-	-	-	-	-	-	-	-	-	
15.25	13,446	4,591	-	-	-	-	-	-	-	-	-	
15.50	6,071	21,384	-	-	-	1,200	-	-	300	-	1,500	
15.75	16,596	6,427	-	-	-	600	6,427	-	17,351	-	17,951	
16.00	5,347	8,212	-	-	-	-	8,212	-	2,958	-	2,958	
16.25	371	11,205	-	-	-	-	-	-	4,900	-	4,900	
16.50	448	22,680	-	-	7	1,324	-	-	8,955	-	10,286	
16.75	150	2,287	-	-	497	-	1,958	143	8,089	-	10,686	
17.00	1,966	11,651	-	-	630	-	-	-	6,243	-	6,873	
17.25	900	1,197	-	-	-	-	-	-	5,608	-	5,608	
17.50	-	753	-	-	-	-	-	-	12,802	-	12,802	
17.75	-	1,712	-	-	-	-	-	-	166	-	166	
18.00	-	-	-	-	-	-	796	-	10,459	-	11,256	
18.25	4	-	-	-	-	-	-	-	400	-	400	
18.50	-	-	-	-	-	-	-	-	281	-	281	
18.75	-	1,109	-	-	-	-	-	-	1,558	-	1,558	
19.00	-	-	-	-	-	-	-	-	-	-	-	
19.25	-	-	-	-	-	-	1,066	-	-	-	1,066	
19.50	-	-	-	-	-	-	-	-	-	-	-	
19.75	-	-	-	-	-	-	-	-	-	-	-	
20.00	-	-	-	-	-	-	-	-	-	-	-	
20.25	-	-	-	-	-	-	-	-	-	-	-	
20.50	-	-	-	-	-	-	-	-	-	-	-	
20.75	-	-	-	-	-	-	-	-	-	-	-	
21.00	-	-	-	-	-	-	-	-	-	-	-	
21.25	-	-	-	-	-	-	-	-	-	-	-	
21.50	-	-	-	-	-	-	-	-	-	-	-	
21.75	-	-	-	-	-	-	-	-	-	-	-	
22.00	-	-	-	-	-	-	-	-	-	-	-	
22.25	-	-	-	-	-	-	-	-	-	-	-	
22.50	-	-	-	-	-	-	-	-	-	-	-	
22.75	-	-	-	-	-	-	-	-	-	-	-	
23.00	-	-	-	-	-	-	-	-	-	-	-	
23.25	-	-	-	-	-	-	-	-	-	-	-	
23.50	-	-	-	-	-	-	-	-	-	-	-	
23.75	-	-	-	-	-	-	-	-	-	-	-	
24.00	-	-	-	-	-	-	-	-	-	-	-	
24.25	-	-	-	-	-	-	-	-	-	-	-	
24.50	-	-	-	-	-	-	-	-	-	-	-	
24.75	-	-	-	-	-	-	-	-	-	-	-	
25.00 & above	-	-	-	-	-	-	-	-	-	-	-	
Total	100,325	103,484	-	-	2,200	3,261	4,837	143	86,029	8	96,478	
Weighted Average	14.0	15.62	0.00	0.00	8.70	15.40	14.20	16.71	16.56	2.96	16.22	

*01.00 stands for 00.25 to 01.00

*08.00 stands for 07.25 to 08.00

3.4 Advances Classified by Rate of Interest/Return and Borrowers

All Banks

(Million Rupees)

Rate of Interest/Return	Jun-22	Sep-22	Dec-22										
	Domestic Constituents												
	Total	Total	Non-Residents	Government	Non-financial	NBFI's	Private	Trust Funds and	Personal	Others	Sub Total	Total	
					Public Sector Enterprises		Sector (Business)	Non-profit Organizations					
00.00	571,214	621,989	8	427	7,435	7,253	514,423	1,932	21,931	388	553,789	553,797	
01.00*	47,734	38,456	-	222	578	143	5,413	1,089	177	-	7,622	7,622	
02.00*	193,005	197,392	-	205	-	740	153,114	625	8,546	2	163,233	163,233	
03.00*	927,711	419,132	-	311	35	45	243,473	743	18,521	3	263,131	263,131	
04.00*	328,484	275,759	-	-	71	896	179,299	22	57,104	2	237,394	237,394	
05.00*	297,474	375,122	-	732	23,027	-	214,520	235	173,854	46	412,414	412,414	
06.00*	134,195	81,074	-	226	1,367	-	43,569	-	9,098	-	54,260	54,260	
07.00*	56,241	54,613	-	146	-	-	8,210	-	36,434	-	44,789	44,789	
08.00*	115,997	127,821	-	31	-	6,000	35,928	60	4,585	-	46,604	46,604	
08.25	13,458	8,249	-	-	-	-	6,872	-	256	-	7,128	7,128	
08.50	37,780	13,507	-	-	-	1	3,471	-	1,170	-	4,642	4,642	
08.75	59,164	6,791	-	-	-	-	5,693	-	84	-	5,777	5,777	
09.00	96,518	28,049	-	-	-	3	23,095	-	599	-	23,696	23,696	
09.25	15,984	46,732	-	-	-	-	53,521	-	413	-	53,934	53,934	
09.50	33,652	69,231	-	-	-	7	73,512	-	2,410	105	76,035	76,035	
09.75	21,497	35,710	-	-	6,237	4	43,404	-	384	-	50,029	50,029	
10.00	157,283	376,351	-	-	-	-	409,882	-	4,343	-	414,224	414,224	
10.25	34,785	19,848	-	-	-	-	7,365	25	1,140	-	8,530	8,530	
10.50	134,878	49,807	-	-	-	-	7,442	9	579	-	8,029	8,029	
10.75	54,421	22,023	-	-	31,262	-	7,660	6	16,124	-	55,151	55,151	
11.00	137,953	65,829	-	-	87,058	2	39,172	-	2,138	123	128,494	128,494	
11.25	127,451	46,080	-	-	22,769	1	4,293	-	1,454	-	28,517	28,517	
11.50	124,854	19,358	-	-	28,843	-	2,848	-	1,377	-	33,069	33,069	
11.75	199,903	8,992	-	-	8,916	8	3,015	16	1,303	-	13,258	13,258	
12.00	536,446	31,864	-	-	-	-	32,378	4	4,445	-	36,827	36,827	
12.25	596,617	23,795	-	230	-	18	5,659	-	3,278	-	9,185	9,185	
12.50	253,027	43,931	-	-	-	-	5,283	-	3,700	-	8,983	8,983	
12.75	299,429	36,239	-	-	-	-	4,484	725	6,474	-	11,683	11,683	
13.00	234,487	39,683	-	-	-	0	84,542	63	3,864	-	88,469	88,469	
13.25	152,096	100,379	-	95	64,776	21	3,628	-	8,994	-	77,515	77,515	
13.50	193,348	38,025	-	-	-	-	8,330	-	6,344	-	14,674	14,674	
13.75	184,165	151,597	-	72	-	582	8,617	-	20,129	-	29,399	29,399	
14.00	215,436	35,691	-	30,361	-	-	34,208	29	6,417	-	71,015	71,015	
14.25	178,641	62,225	-	-	0	9	3,755	97	7,775	22	11,657	11,657	
14.50	284,334	137,118	-	138,593	-	11	2,360	11	6,979	-	147,955	147,955	
14.75	226,983	91,904	-	134,289	9,000	0	15,361	-	10,623	-	169,273	169,273	
15.00	326,040	166,137	-	35,200	-	-	12,573	-	4,454	-	52,227	52,227	
15.25	338,859	874,999	-	70,268	25,347	300	16,246	-	14,504	-	126,666	126,666	
15.50	433,148	590,445	-	22,175	39,262	5,309	30,979	8	5,119	77	102,929	102,929	
15.75	456,342	490,660	-	372,586	37,413	144,240	194,441	253	13,007	-	761,941	761,941	
16.00	213,714	680,990	-	143,125	61,138	152,151	269,848	50	14,424	-	640,736	640,736	
16.25	241,604	492,416	-	72,629	37,414	18,349	390,072	924	37,757	-	557,146	557,146	
16.50	233,395	624,456	-	17,994	123,939	55,221	512,102	206	4,938	-	714,399	714,399	
16.75	126,761	523,531	-	15,913	78,383	21,107	454,028	1,282	11,552	-	582,266	582,266	
17.00	66,566	527,711	-	1,956	66,693	42,943	402,810	13	7,100	1,321	522,836	522,836	
17.25	103,832	284,611	-	24,256	55,216	20,788	451,721	1,275	9,353	-	562,609	562,609	
17.50	67,598	202,556	-	86,497	71,176	15,919	543,448	1,073	7,245	-	725,359	725,359	
17.75	53,000	204,600	-	2,993	87,521	9,165	277,427	2,438	10,879	160	390,584	390,584	
18.00	37,362	166,002	-	31,580	268,038	2,477	313,590	149	10,565	2	626,402	626,402	
18.25	50,746	123,338	-	625	43,202	1,250	171,239	1,630	11,049	120	229,116	229,116	
18.50	17,870	73,284	-	3	2,035	1,350	130,747	23	9,048	11	143,218	143,218	
18.75	27,188	72,310	-	9,217	27,516	243	147,752	500	14,380	260	199,867	199,867	
19.00	66,955	58,603	-	-	34,591	4,924	82,824	694	19,082	31	142,145	142,145	
19.25	14,013	73,117	-	-	-	5	373	111,405	100	18,774	9	130,666	130,666
19.50	11,329	27,780	-	-	-	-	2,015	28,620	-	11,277	14	41,926	41,926
19.75	29,524	41,928	-	-	-	1	42,453	10	21,391	1	63,856	63,856	
20.00	47,793	87,928	-	-	0	212	39,183	-	18,234	3	57,631	57,631	
20.25	5,777	36,939	-	-	-	6	20,341	-	23,932	-	44,279	44,279	
20.50	6,780	15,112	-	-	-	-	40,864	-	6,533	33	47,429	47,429	
20.75	5,238	28,958	-	-	-	178	27,181	2	18,424	-	45,784	45,784	
21.00	12,204	51,601	-	-	-	-	52,607	9	8,751	400	61,766	61,766	
21.25	4,747	56,808	-	-	-	-	48,305	-	14,871	-	63,177	63,177	
21.50	1,905	28,872	-	-	-	-	22,038	5	3,615	-	25,658	25,658	
21.75	2,136	6,145	-	-	-	-	18,478	-	5,789	-	24,267	24,267	
22.00	8,817	23,968	-	-	-	-	49,326	-	7,624	25	56,975	56,975	
22.25	1,826	15,828	-	-	-	-	40,095	-	8,520	-	48,615	48,615	
22.50	664	2,426	-	-	-	-	740	-	7,465	-	8,205	8,205	
22.75	19,158	19,852	-	-	-	-	4,218	-	2,605	-	6,822	6,822	
23.00	1,753	4,230	-	-	-	-	2,573	-	3,530	-	6,103	6,103	
23.25	566	8,581	-	-	-	-	8,014	1	3,265	-	11,279	11,279	
23.50	340	6,569	-	-	-	-	2,761	-	127,259	-	130,019	130,019	
23.75	1,275	6,882	-	-	-	-	17,543	-	1,192	-	18,735	18,735	
24.00	4,923	17,199	-	-	-	-	19,659	-	4,423	-	24,082	24,082	
24.25	217	3,897	-	-	-	-	1,016	-	1,166	-	2,182	2,182	
24.50	188	263	-	-	-	-	332	-	411	-	742	742	
24.75	236	450	-	-	-	-	2,817	-	1,215	-	4,032	4,032	
25.00 & above	144,836	153,653	-	0	-	-	24,044	-	164,913	-	188,957	188,957	
Total	10,463,867	10,676,004	8	1,212,958	1,350,364	514,267	7,324,259	16,337	1,142,683	3,156	11,564,024	11,564,031	

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.4.1 Advances Classified by Rate of Interest/Return and Borrowers

Public Sector Banks

(Million Rupees)

(Million Rupees)												
Rate of Interest/Return	Jun-22	Sep-22	Dec-22									
	Domestic Constituents											
	Trust Funds and Non-profit Organizations											
	Total	Total	Non-Residents	Government	Public Sector Enterprises	NBFIs	Private Sector (Business)	Personal	Others	Sub Total	Total	
00.00	123,777	168,308	-	-	2,002	2,311	116,605	-	2,190	-	123,108	123,108
01.00*	9,364	1,978	-	-	-	-	569	-	-	-	569	569
02.00*	9,801	10,424	-	-	-	17	9,949	-	12	-	9,978	9,978
03.00*	128,391	43,154	-	-	-	13	20,601	-	3,993	-	24,608	24,608
04.00*	52,393	72,407	-	-	-	-	13,886	-	1,357	-	15,243	15,243
05.00*	40,487	34,780	-	645	-	-	43,601	-	86,110	-	130,356	130,356
06.00*	27,608	14,054	-	-	-	-	15,557	-	369	-	15,925	15,925
07.00*	2,838	3,940	-	-	-	-	1,408	-	6,218	-	7,626	7,626
08.00*	8,168	16,144	-	31	-	6,000	5,415	-	165	-	11,610	11,610
08.25	398	59	-	-	-	-	171	-	-	-	171	171
08.50	33,060	5,856	-	-	-	1	341	-	-	-	342	342
08.75	48,259	197	-	-	-	-	4	-	-	-	4	4
09.00	75,138	5,175	-	-	-	-	4,902	-	45	-	4,947	4,947
09.25	11,990	5,021	-	-	-	-	5,947	-	-	-	5,947	5,947
09.50	22,473	2,527	-	-	-	-	2,790	-	2	-	2,792	2,792
09.75	13,573	2,127	-	-	-	3	1,842	-	2	-	1,847	1,847
10.00	120,139	39,091	-	-	-	-	21,012	-	3	-	21,015	21,015
10.25	1,117	98	-	-	-	-	116	-	-	-	116	116
10.50	66,778	34,488	-	-	-	-	1,014	-	12	-	1,026	1,026
10.75	12,218	48	-	-	31,362	-	3,365	-	0	-	34,727	34,727
11.00	86,562	23,050	-	-	-	-	3,267	-	34	-	3,301	3,301
11.25	13,975	11,608	-	-	-	-	43	-	-	-	43	43
11.50	28,126	492	-	-	21,203	-	77	-	6	-	21,286	21,286
11.75	23,692	60	-	-	-	-	2	-	9	-	11	11
12.00	87,599	5,171	-	-	-	-	26,126	-	22	-	26,148	26,148
12.25	117,944	1,418	-	-	-	-	140	-	63	-	203	203
12.50	56,674	20,388	-	-	-	-	1,634	-	17	-	1,652	1,652
12.75	54,324	13,266	-	-	-	-	83	-	42	-	125	125
13.00	57,022	11,054	-	-	-	-	11,161	-	72	-	11,233	11,233
13.25	14,503	68,356	-	-	64,776	-	248	-	26	-	65,051	65,051
13.50	20,549	6,008	-	-	-	-	121	-	30	-	152	152
13.75	23,025	54,061	-	-	-	-	180	-	75	-	255	255
14.00	75,799	7,528	-	-	-	-	28,529	-	17	-	28,546	28,546
14.25	23,479	24,130	-	-	-	-	528	-	675	-	1,203	1,203
14.50	21,582	106,989	-	-	-	-	100	-	25	-	125	125
14.75	13,364	6,794	-	-	-	-	7,367	-	448	-	7,815	7,815
15.00	82,291	74,887	-	-	-	-	1,524	-	7	-	1,531	1,531
15.25	12,267	126,657	-	70,268	9,125	-	208	-	360	-	79,962	79,962
15.50	30,521	119,123	-	-	2,489	-	4,491	-	24	-	7,004	7,004
15.75	89,167	76,189	-	35,011	-	-	16,282	-	578	-	51,872	51,872
16.00	24,842	65,528	-	20,725	21,746	217	30,826	-	143	-	73,656	73,656
16.25	9,830	49,453	-	5,205	4,000	62	31,061	774	2,720	-	43,822	43,822
16.50	97,772	85,322	-	-	21,592	912	66,291	-	49	-	88,844	88,844
16.75	8,652	50,373	-	1,781	11,269	3,204	28,261	23	889	-	45,427	45,427
17.00	7,706	155,216	-	-	13,503	788	23,937	-	273	1,321	39,822	39,822
17.25	6,561	48,857	-	-	3,596	1,553	77,988	-	1,179	-	84,315	84,315
17.50	23,122	41,059	-	61,368	51,875	513	239,434	280	98	-	353,568	353,568
17.75	4,937	73,810	-	2,993	12,603	995	45,699	83	1,576	-	63,949	63,949
18.00	9,977	38,736	-	30,212	85,149	568	53,653	38	744	-	170,363	170,363
18.25	4,107	24,714	-	-	5,282	226	20,704	-	1,414	120	27,746	27,746
18.50	3,256	15,478	-	-	-	461	23,442	-	896	-	24,799	24,799
18.75	4,296	12,378	-	-	6,951	14	25,546	500	1,605	251	34,867	34,867
19.00	52,715	25,238	-	-	31,040	3,978	10,856	583	654	-	47,111	47,111
19.25	318	11,485	-	-	5	150	27,802	-	1,450	-	29,406	29,406
19.50	3,443	9,632	-	-	-	301	3,960	-	327	-	4,587	4,587
19.75	20,858	20,042	-	-	-	-	9,403	10	1,422	-	10,835	10,835
20.00	32,719	61,898	-	-	-	-	11,583	-	1,284	-	12,867	12,867
20.25	1,334	10,424	-	-	-	6	10,017	-	2,149	-	12,173	12,173
20.50	4,291	4,790	-	-	-	-	5,498	-	68	-	5,566	5,566
20.75	832	9,693	-	-	-	-	12,153	-	828	-	12,981	12,981
21.00	596	32,696	-	-	-	-	45,738	-	545	400	46,683	46,683
21.25	783	7,940	-	-	-	-	2,604	-	4,463	-	7,067	7,067
21.50	194	4,547	-	-	-	-	956	-	4	-	960	960
21.75	103	1,272	-	-	-	-	2,529	-	128	-	2,656	2,656
22.00	110	8,147	-	-	-	-	35,354	-	352	25	35,730	35,730
22.25	45	1,803	-	-	-	-	26,131	-	1,717	-	27,847	27,847
22.50	68	56	-	-	-	-	36	-	5,707	-	5,743	5,743
22.75	18,456	17,729	-	-	-	-	1,078	-	3	-	1,081	1,081
23.00	33	110	-	-	-	-	141	-	89	-	230	230
23.25	24	4,374	-	-	-	-	4,345	-	278	-	4,623	4,623
23.50	41	2,631	-	-	-	-	141	-	125,723	-	125,864	125,864
23.75	194	5,536	-	-	-	-	14,687	-	0	-	14,687	14,687
24.00	17	9,609	-	-	-	-	16,307	-	2	-	16,309	16,309
24.25	9	22	-	-	-	-	53	-	1	-	55	55
24.50	67	68	-	-	-	-	191	-	16	-	207	207
24.75	-	3	-	-	-	-	15	-	-	-	15	15
25.00 & above	9,607	11,778	-	-	-	-	17,818	-	10,299	-	28,118	28,118
Total	2,092,351	2,139,551	-	228,239	399,567	22,295	1,297,442	2,291	272,102	2,117	2,224,053	2,224,053

*01.00 stands for 00.25 to 01.00

[illegible]

*08.00 stands for 07.25 to 08.00

3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

Domestic Private Banks

(Million Rupees)

(Million Rupees)												
Rate of Interest/Return	Jun-22	Sep-22	Dec-22									
	Domestic Constituents											
	Trust Funds and											
	Non-profit											
	Total	Total	Non-Residents	Government	Public Sector Enterprises	NBFIs	Private Sector (Business)	Non-profit Organizations	Personal	Others	Sub Total	Total
00.00	445,561	638,791	-	427	5,433	4,942	396,062	1,932	19,608	388	428,792	428,792
01.00*	38,370	37,322	-	222	578	143	4,844	1,089	177	-	7,053	7,053
02.00*	183,205	190,465	-	205	-	723	143,165	625	8,535	2	153,255	153,255
03.00*	798,986	383,359	-	311	35	32	222,872	743	14,176	3	238,171	238,171
04.00*	276,038	208,757	-	-	71	896	165,413	22	55,699	2	222,103	222,103
05.00*	256,949	345,407	-	87	23,027	-	170,918	235	87,710	46	282,024	282,024
06.00*	106,587	70,906	-	226	1,367	-	28,012	-	8,721	-	38,326	38,326
07.00*	53,402	51,984	-	146	-	-	6,802	-	30,216	-	37,163	37,163
08.00*	107,829	115,438	-	-	-	-	30,513	60	4,420	-	34,993	34,993
08.25	13,060	8,205	-	-	-	-	6,701	-	256	-	6,958	6,958
08.50	4,720	7,787	-	-	-	-	3,130	-	1,170	-	4,300	4,300
08.75	9,405	6,764	-	-	-	-	5,690	-	84	-	5,774	5,774
09.00	21,180	22,974	-	-	-	3	18,192	-	554	-	18,749	18,749
09.25	3,994	42,052	-	-	-	-	47,574	-	413	-	47,987	47,987
09.50	11,179	66,998	-	-	-	7	70,722	-	2,408	105	73,243	73,243
09.75	7,924	33,887	-	-	6,237	1	41,562	-	383	-	48,182	48,182
10.00	36,343	343,392	-	-	-	-	388,869	-	4,340	-	393,209	393,209
10.25	33,667	19,778	-	-	-	-	7,249	25	1,140	-	8,414	8,414
10.50	68,100	16,058	-	-	-	-	6,428	9	567	-	7,003	7,003
10.75	42,203	22,266	-	-	-	-	4,295	6	16,123	-	20,425	20,425
11.00	49,891	43,266	-	-	87,058	2	35,905	-	2,105	123	125,193	125,193
11.25	112,973	36,045	-	-	22,769	1	4,250	-	1,451	-	28,471	28,471
11.50	96,628	19,725	-	-	7,640	-	2,771	-	1,371	-	11,783	11,783
11.75	176,085	9,070	-	-	8,916	8	3,013	16	1,294	-	13,247	13,247
12.00	437,125	29,612	-	-	-	-	6,253	4	4,423	-	10,679	10,679
12.25	475,891	20,628	-	230	-	18	3,519	-	3,216	-	6,983	6,983
12.50	195,713	24,396	-	-	-	-	3,649	-	3,683	-	7,332	7,332
12.75	238,358	21,904	-	-	-	-	3,556	725	6,432	-	10,713	10,713
13.00	176,906	28,697	-	-	-	0	73,381	63	3,792	-	77,236	77,236
13.25	137,443	32,564	-	95	-	21	3,379	-	8,968	-	12,464	12,464
13.50	172,799	32,374	-	-	-	-	8,209	-	6,314	-	14,523	14,523
13.75	157,939	100,051	-	72	-	582	5,437	-	20,053	-	26,144	26,144
14.00	138,729	29,898	-	30,361	-	-	5,679	29	6,400	-	42,469	42,469
14.25	145,583	38,020	-	-	0	9	3,227	97	7,100	22	10,454	10,454
14.50	258,762	32,754	-	138,593	-	11	2,260	11	6,954	-	147,830	147,830
14.75	207,954	85,376	-	134,289	9,000	0	7,994	-	10,175	-	161,458	161,458
15.00	241,692	91,267	-	35,200	-	0	11,049	-	4,447	-	50,696	50,696
15.25	313,146	745,673	-	-	16,222	300	16,038	-	14,144	-	46,704	46,704
15.50	396,557	452,109	-	22,175	36,774	5,309	24,988	8	5,095	77	94,425	94,425
15.75	350,579	423,138	-	336,575	37,413	144,240	161,208	253	12,429	-	692,118	692,118
16.00	183,526	618,471	-	122,400	39,393	151,934	236,065	50	14,281	-	564,123	564,123
16.25	231,403	437,217	-	67,424	33,414	18,287	354,111	150	35,038	-	508,424	508,424
16.50	135,175	527,326	-	17,994	102,347	54,309	435,525	206	4,889	-	615,270	615,270
16.75	117,959	475,198	-	14,132	67,114	17,903	415,080	1,260	10,663	-	526,152	526,152
17.00	56,894	367,070	-	1,956	53,190	42,155	372,000	13	6,827	-	476,141	476,141
17.25	96,371	236,290	-	24,256	51,621	19,235	368,125	1,275	8,174	-	472,686	472,686
17.50	44,476	164,746	-	25,129	19,301	15,406	291,213	793	7,147	-	358,989	358,989
17.75	48,063	130,552	-	-	74,919	8,170	231,562	2,355	9,303	160	326,469	326,469
18.00	27,385	131,433	-	1,369	182,889	1,910	248,681	112	9,822	2	444,784	444,784
18.25	46,636	106,789	-	625	37,920	1,024	150,135	1,630	9,634	0	200,970	200,970
18.50	14,614	58,402	-	3	2,035	889	107,024	23	8,152	11	118,137	118,137
18.75	22,892	58,894	-	9,217	20,565	229	120,647	-	12,775	9	163,441	163,441
19.00	14,240	33,880	-	-	3,550	946	71,968	111	18,428	31	95,034	95,034
19.25	13,695	61,655	-	-	-	223	82,538	100	17,324	9	100,194	100,194
19.50	7,885	18,474	-	-	-	-	24,660	-	10,951	14	37,339	37,339
19.75	8,666	23,456	-	-	-	-	33,050	-	19,969	1	53,021	53,021
20.00	15,073	28,190	-	-	0	212	27,600	-	16,949	3	44,764	44,764
20.25	4,443	26,568	-	-	-	-	10,323	-	21,783	-	32,106	32,106
20.50	2,489	10,448	-	-	-	-	35,366	-	6,464	33	41,863	41,863
20.75	4,405	19,268	-	-	-	178	15,027	2	17,596	-	32,803	32,803
21.00	11,608	18,957	-	-	-	-	6,869	9	8,206	-	15,084	15,084
21.25	3,964	48,880	-	-	-	-	45,702	-	10,409	-	56,110	56,110
21.50	1,711	24,755	-	-	-	-	21,082	5	3,612	-	24,699	24,699
21.75	2,033	4,890	-	-	-	-	15,949	-	5,662	-	21,611	21,611
22.00	8,707	15,849	-	-	-	-	13,973	-	7,272	-	21,244	21,244
22.25	1,780	14,066	-	-	-	-	13,965	-	6,803	-	20,768	20,768
22.50	596	2,491	-	-	-	-	704	-	1,758	-	2,462	2,462
22.75	702	2,128	-	-	-	-	3,140	-	2,601	-	5,741	5,741
23.00	1,721	4,122	-	-	-	-	2,432	-	3,441	-	5,872	5,872
23.25	541	4,233	-	-	-	-	3,668	1	2,987	-	6,656	6,656
23.50	299	3,938	-	-	-	-	2,620	-	1,536	-	4,156	4,156
23.75	1,082	1,631	-	-	-	-	2,856	-	1,192	-	4,048	4,048
24.00	4,905	7,596	-	-	-	-	3,353	-	4,421	-	7,773	7,773
24.25	208	3,880	-	-	-	-	963	-	1,165	-	2,128	2,128
24.50	120	196	-	-	-	-	141	-	395	-	536	536
24.75	236	448	-	-	-	-	2,802	-	1,215	-	4,017	4,017
25.00 & above	135,229	141,876	-	0	-	-	6,226	-	154,614	-	160,840	160,840
Total	8,271,191	8,763,422	-	983,719	950,797	491,972	5,931,924	14,045	870,004	1,039	9,243,500	9,243,500

*01.00 stands for 00.25 to 01.00

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01.00 stands for 00.25 to
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*08.00 stands for 07.25 to 08.00

3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

Foreign Banks

(Million Rupees)

(Million Rupees)												
Rate of Interest/Return	Jun-22	Sep-22	Dec-22									
	Domestic Constituents											
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total	Total
00.00	1,875	451,808	8	-	-	-	1,757	-	133	-	1,889	1,897
01.00*	-	36,477	-	-	-	-	-	-	-	-	-	-
02.00*	-	186,968	-	-	-	-	-	-	-	-	-	-
03.00*	335	375,635	-	-	-	-	-	-	352	-	352	352
04.00*	53	203,302	-	-	-	-	-	-	48	-	48	48
05.00*	38	340,303	-	-	-	-	-	-	33	-	33	33
06.00*	-	67,011	-	-	-	-	-	-	8	-	8	8
07.00*	-	50,674	-	-	-	-	-	-	-	-	-	-
08.00*	-	111,677	-	-	-	-	-	-	-	-	-	-
08.25	-	8,190	-	-	-	-	-	-	-	-	-	-
08.50	-	7,652	-	-	-	-	-	-	-	-	-	-
08.75	1,500	6,594	-	-	-	-	-	-	-	-	-	-
09.00	200	22,874	-	-	-	-	-	-	-	-	-	-
09.25	-	41,711	-	-	-	-	-	-	-	-	-	-
09.50	-	66,704	-	-	-	-	-	-	-	-	-	-
09.75	-	33,583	-	-	-	-	-	-	-	-	-	-
10.00	800	336,460	-	-	-	-	-	-	-	-	-	-
10.25	-	19,751	-	-	-	-	-	-	-	-	-	-
10.50	-	15,319	-	-	-	-	-	-	-	-	-	-
10.75	-	21,976	-	-	-	-	-	-	-	-	-	-
11.00	1,500	42,779	-	-	-	-	-	-	-	-	-	-
11.25	503	34,469	-	-	-	-	-	-	3	-	3	3
11.50	100	18,866	-	-	-	-	-	-	-	-	-	-
11.75	125	8,933	-	-	-	-	-	-	-	-	-	-
12.00	11,722	26,693	-	-	-	-	-	-	-	-	-	-
12.25	2,782	20,377	-	-	-	-	2,000	-	-	-	2,000	2,000
12.50	639	23,543	-	-	-	-	-	-	-	-	-	-
12.75	6,747	21,773	-	-	-	-	845	-	-	-	845	845
13.00	560	28,629	-	-	-	-	-	-	-	-	-	-
13.25	150	32,023	-	-	-	-	-	-	-	-	-	-
13.50	-	32,016	-	-	-	-	-	-	-	-	-	-
13.75	3,200	94,536	-	-	-	-	3,000	-	-	-	3,000	3,000
14.00	908	28,163	-	-	-	-	-	-	-	-	-	-
14.25	9,578	37,795	-	-	-	-	-	-	-	-	-	-
14.50	3,990	30,129	-	-	-	-	-	-	-	-	-	-
14.75	5,664	84,848	-	-	-	-	-	-	-	-	-	-
15.00	2,057	90,849	-	-	-	-	-	-	-	-	-	-
15.25	13,446	743,751	-	-	-	-	-	-	-	-	-	-
15.50	6,071	449,938	-	-	-	-	1,500	-	-	-	1,500	1,500
15.75	16,596	408,044	-	1,000	-	-	16,951	-	-	-	17,951	17,951
16.00	5,347	607,250	-	-	-	-	2,958	-	-	-	2,958	2,958
16.25	371	431,758	-	-	-	-	4,900	-	-	-	4,900	4,900
16.50	448	516,455	-	-	-	-	10,286	-	-	-	10,286	10,286
16.75	150	470,872	-	-	-	-	10,686	-	-	-	10,686	10,686
17.00	1,966	360,844	-	-	-	-	6,873	-	-	-	6,873	6,873
17.25	900	234,557	-	-	-	-	5,608	-	-	-	5,608	5,608
17.50	-	160,743	-	-	-	-	12,802	-	-	-	12,802	12,802
17.75	-	129,078	-	-	-	-	166	-	-	-	166	166
18.00	-	127,265	-	-	-	-	11,256	-	-	-	11,256	11,256
18.25	4	98,624	-	-	-	-	400	-	-	-	400	400
18.50	-	57,806	-	-	-	-	281	-	-	-	281	281
18.75	-	58,824	-	-	-	-	1,558	-	-	-	1,558	1,558
19.00	-	33,366	-	-	-	-	-	-	-	-	-	-
19.25	-	61,632	-	-	-	-	1,066	-	-	-	1,066	1,066
19.50	-	18,148	-	-	-	-	-	-	-	-	-	-
19.75	-	21,886	-	-	-	-	-	-	-	-	-	-
20.00	-	26,030	-	-	-	-	-	-	-	-	-	-
20.25	-	26,515	-	-	-	-	-	-	-	-	-	-
20.50	-	10,322	-	-	-	-	-	-	-	-	-	-
20.75	-	19,265	-	-	-	-	-	-	-	-	-	-
21.00	-	18,905	-	-	-	-	-	-	-	-	-	-
21.25	-	48,868	-	-	-	-	-	-	-	-	-	-
21.50	-	24,325	-	-	-	-	-	-	-	-	-	-
21.75	-	4,873	-	-	-	-	-	-	-	-	-	-
22.00	-	15,821	-	-	-	-	-	-	-	-	-	-
22.25	-	14,024	-	-	-	-	-	-	-	-	-	-
22.50	-	2,371	-	-	-	-	-	-	-	-	-	-
22.75	-	2,122	-	-	-	-	-	-	-	-	-	-
23.00	-	4,120	-	-	-	-	-	-	-	-	-	-
23.25	-	4,207	-	-	-	-	-	-	-	-	-	-
23.50	-	3,938	-	-	-	-	-	-	-	-	-	-
23.75	-	1,346	-	-	-	-	-	-	-	-	-	-
24.00	-	7,590	-	-	-	-	-	-	-	-	-	-
24.25	-	3,876	-	-	-	-	-	-	-	-	-	-
24.50	-	196	-	-	-	-	-	-	-	-	-	-
24.75	-	447	-	-	-	-	-	-	-	-	-	-
25.00 & above	-	141,875	-	-	-	-	-	-	-	-	-	-
Total	100,325	8,432,969	8	1,000	-	-	94,893	-	577	-	96,470	96,478

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.5 Advances Classified by Size

All
As on

Size of Account (Rs.)	Domestic									
	Non-Residents		Government		Non Financial Public Sector Enterprises		NBFIs		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
No. of Accounts with Zero Balance	-	-	30	-	28	-	77	-	27,013	-
1 to Less Than 25,000	-	-	1	-	3	0	3	0	51,700	600
25,000 to 50,000	-	-	7	0	4	0	11	0	100,094	3,807
50,000 to 100,000	-	-	-	-	3	0	8	1	123,481	8,753
100,000 to 150,000	-	-	-	-	5	1	6	1	106,166	12,714
150,000 to 200,000	-	-	1	0	2	0	5	1	72,668	12,363
200,000 to 300,000	-	-	2	0	3	1	18	4	199,413	50,944
300,000 to 400,000	-	-	1	0	3	1	14	5	86,608	28,788
400,000 to 500,000	-	-	-	-	3	1	14	6	54,813	24,435
500,000 to 750,000	-	-	3	726	1	1	49	31	72,800	39,868
750,000 to 1,000,000	-	-	2	2	6	5	34	30	41,890	36,983
1,000,000 to 2,000,000	-	-	12	16	14	20	451	750	63,872	89,566
2,000,000 to 3,000,000	-	-	8	19	20	49	122	301	26,724	66,271
3,000,000 to 4,000,000	-	-	3	12	10	34	60	204	12,919	44,808
4,000,000 to 5,000,000	-	-	-	-	8	35	34	146	9,886	44,763
5,000,000 to 6,000,000	-	-	2	10	12	65	21	110	7,207	38,932
6,000,000 to 7,000,000	-	-	3	19	9	57	11	72	5,220	34,005
7,000,000 to 8,000,000	1	8	-	-	6	46	11	83	6,717	50,945
8,000,000 to 9,000,000	-	-	1	8	11	93	13	111	3,599	30,565
9,000,000 to 10,000,000	-	-	-	-	8	76	7	67	4,064	38,884
10,000,000 to 100,000,000	-	-	53	2,475	154	7,033	214	7,580	37,014	1,378,416
100,000,000 to 500,000,000	-	-	45	10,583	164	47,673	135	31,289	9,487	2,009,509
500,000,000 to 1,000,000,000	-	-	15	10,672	68	49,153	51	34,327	1,502	1,012,232
1,000,000,000 to 10,000,000,000	-	-	30	86,249	168	509,236	63	171,085	1,041	2,000,064
10,000,000,000 & Over	-	-	47	1,102,166	59	736,784	16	268,063	31	266,041
Total	1	8	266	1,212,958	772	1,350,364	1,448	514,267	1,125,929	7,324,259

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

of Accounts and Borrowers

Banks

31st December, 2022

(Million Rupees)

Constituents										Size of Account * (Rs.)
Trust Funds & Non Profit Organizations										
Personal		Other		Sub Total		Total				
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
6	-	51,630	-	-	-	78,784	-	78,784	-	No. of Accounts with Zero Balance
1	0	895,287	16,497	11	0	947,006	17,097	947,006	17,097	1 to Less Than 25,000
-	-	709,156	26,016	1,984	56	811,256	29,880	811,256	29,880	25,000 to 50,000
3	0	191,168	13,794	2,143	96	316,806	22,644	316,806	22,644	50,000 to 100,000
-	-	126,315	15,620	311	7	232,803	28,343	232,803	28,343	100,000 to 150,000
2	0	96,311	16,772	228	41	169,217	29,177	169,217	29,177	150,000 to 200,000
2	0	150,054	36,797	466	97	349,958	87,844	349,958	87,844	200,000 to 300,000
3	1	77,984	26,846	205	30	164,818	55,671	164,818	55,671	300,000 to 400,000
1	0	47,232	21,041	131	29	102,194	45,513	102,194	45,513	400,000 to 500,000
6	4	215,759	143,732	93	40	288,711	184,401	288,711	184,401	500,000 to 750,000
3	3	62,396	54,223	54	36	104,385	91,281	104,385	91,281	750,000 to 1,000,000
33	51	194,133	264,388	91	48	258,606	354,838	258,606	354,838	1,000,000 to 2,000,000
14	35	43,505	106,149	28	40	70,421	172,864	70,421	172,864	2,000,000 to 3,000,000
6	22	16,193	55,941	-	-	29,191	101,020	29,191	101,020	3,000,000 to 4,000,000
6	27	10,996	49,380	5	6	20,935	94,358	20,935	94,358	4,000,000 to 5,000,000
8	45	8,363	46,036	-	-	15,613	85,199	15,613	85,199	5,000,000 to 6,000,000
3	19	3,904	25,256	-	-	9,150	59,428	9,150	59,428	6,000,000 to 7,000,000
8	60	2,961	22,175	-	-	9,703	73,309	9,704	73,317	7,000,000 to 8,000,000
3	26	2,025	17,154	1	8	5,653	47,965	5,653	47,965	8,000,000 to 9,000,000
2	19	2,794	26,759	-	-	6,875	65,805	6,875	65,805	9,000,000 to 10,000,000
49	2,160	4,786	114,458	11	495	42,281	1,512,618	42,281	1,512,618	10,000,000 to 100,000,000
14	2,886	78	12,881	10	2,127	9,933	2,116,947	9,933	2,116,947	100,000,000 to 500,000,000
8	5,323	3	2,158	-	-	1,647	1,113,865	1,647	1,113,865	500,000,000 to 1,000,000,000
4	5,092	4	7,544	-	-	1,310	2,779,270	1,310	2,779,270	1,000,000,000 to 10,000,000,000
1	565	1	21,066	-	-	155	2,394,685	155	2,394,685	10,000,000,000 & Over
186	16,337	2,913,038	1,142,683	5,772	3,156	4,047,411	11,564,023	4,047,412	11,564,031	Total

3.6 Advances Classified by Tenure/Maturity

All Banks
As on 31st December, 2022

(Million Rupees)

Loan Tenure	No. of Accounts	Amount
1. Short Term	2,192,016	6,170,377
1.1. Overnight	181,460	247,768
1.2. 2 days to 7 days	2,275	123,654
1.3. For 8 days & above but < 1 month	24,277	251,301
1.4. For 1 month & above but < 3 month	30,194	618,586
1.5. For 3 months & over but < 6 months	86,074	1,303,497
1.6. For 6 months & over but < one year	1,867,736	3,625,570
2. Medium Term	531,919	1,222,340
2.1. For one year & over but < 2 years	165,726	830,712
2.2. For 2 years & over but < 3 years	366,193	391,628
3. Long Term	1,323,477	4,171,315
3.1. For 3 years & over but < 4 years	301,779	617,481
3.2. For 4 years & over but < 5 years	249,399	772,910
3.3. For 5 years & over but < 7 years	582,502	1,240,593
3.4. For 7 years & over but < 10 years	93,753	732,248
3.5. For 10 years & over but < 15 years	24,804	518,150
3.6. For 15 years & over but < 20 years	20,227	115,929
3.7. For 20 years & over but < 25 years	47,952	152,186
3.8. For 25 years & over but < 30 years	2,872	12,147
3.9. For 30 years and over	189	9,671
Total	4,047,412	11,564,031

3.7 Advances Classified by Nature*

All Banks

As on 31st December, 2022

(Million Rupees)

Nature	No. of Accounts	Amount
1. CONVENTIONAL	3,623,736	8,402,788
2. ISLAMIC	423,676	3,161,243
A. Ijara Finance	77,878	131,679
B. Diminishing Musharaka	83,099	857,800
C. Istisna	5,929	324,911
D. Mudaraba	74	1,634
E. Murabaha	12,570	135,486
F. Musawamah finance	25,565	129,245
G. Musharaka Finance	22,897	335,563
H. Salam Finance	1,596	40,805
I. Commodity Murabahah / Tawwaruq	142,314	12,574
J. Advance against financing	1,093	8,519
K. Other Islamic Modes of Financing	50,661	1,183,030
Total	4,047,412	11,564,031

* Nature refers to Conventional/Islamic financing.

3.8 Advances Classified by Rate of

All
As on

Rate of Int./Return	Rate of Margin										
	00.00	05.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00
00.00	118,900	20,305	43,622	36,565	118,633	106,372	29,109	167	5,665	12,848	4,143
01.00*	2,906	479	49	771	1,167	920	163	-	121	480	-
02.00*	15,679	2,358	19,697	20,216	33,854	43,356	12,807	525	4,662	3,180	216
03.00*	19,118	6,173	48,969	41,954	36,847	65,066	11,820	57	10,998	6,278	1,040
04.00*	70,944	4,334	39,914	19,342	30,680	35,269	14,615	140	5,824	4,071	3,424
05.00*	140,213	7,155	35,250	39,254	28,105	74,876	15,715	206	3,102	5,929	4,865
06.00*	8,029	3,112	9,312	2,694	8,817	7,413	2,613	57	1,922	1,605	413
07.00*	17,082	62	4,102	3,236	4,877	5,583	2,088	90	2,157	1,586	385
08.00*	12,451	639	8,882	2,687	11,780	4,428	886	9	523	81	27
09.00*	14,472	235	8,602	6,677	1,667	5,862	1,014	-	493	482	5
10.00*	126,324	3,571	49,902	98,267	80,746	110,803	24,232	841	17,889	7,830	4,749
10.25	346	63	1,074	893	4,028	1,783	133	-	23	28	37
10.50	526	16	855	326	447	1,546	154	-	956	25	28
10.75	15,071	2	352	841	2,443	34,595	674	-	74	124	21
11.00	38,621	82	23,219	6,218	42,688	4,846	2,757	4	593	1,661	484
11.25	17,004	4	8,776	196	1,621	271	63	-	43	48	6
11.50	725	42	8,706	442	630	21,440	80	-	21	32	42
11.75	8,182	14	388	184	688	1,577	129	-	56	25	41
12.00	1,337	105	1,143	1,814	2,816	23,213	323	-	2,565	213	166
12.25	3,974	8	414	297	971	716	931	-	216	478	398
12.50	1,146	50	2,172	175	478	2,570	612	-	291	315	134
12.75	2,074	217	768	711	1,027	2,551	1,166	-	736	778	257
13.00	59,382	2,940	1,569	5,626	2,089	13,427	1,094	-	345	424	202
13.25	67,305	7	1,391	622	1,353	1,597	1,534	-	600	693	289
13.50	5,021	505	931	905	801	1,132	639	-	286	302	304
13.75	12,834	34	2,761	1,227	2,186	3,801	2,271	-	1,078	846	350
14.00	31,334	538	2,347	4,066	2,200	706	838	-	324	293	182
14.25	1,796	72	2,592	626	2,951	1,162	697	13	488	288	173
14.50	141,898	19	1,328	361	1,062	371	709	4	401	256	426
14.75	10,500	141	2,963	75,608	5,967	65,039	2,659	-	480	4,616	236
15.00	3,807	53	1,246	38,914	4,612	1,221	464	35	262	436	182
15.25	46,697	1,071	3,306	2,273	19,587	3,478	1,867	43	1,207	899	488
15.50	30,737	5,505	13,188	12,985	6,718	16,848	4,551	3	1,488	1,352	8,643
15.75	360,597	1,196	37,164	67,348	49,409	179,559	10,504	1	4,647	661	715
16.00	302,504	3,216	19,030	124,612	41,677	109,427	17,024	679	2,425	6,191	1,780
16.25	189,923	369	21,898	98,298	75,611	106,565	12,015	465	20,018	4,592	5,540
16.50	227,140	2,747	55,334	83,916	114,636	116,626	28,864	7	12,426	15,775	16,334
16.75	183,631	2,874	24,346	123,841	68,108	101,613	18,821	201	8,554	5,608	10,098
17.00	123,752	849	38,924	105,861	69,575	122,814	15,567	531	7,048	13,314	2,882
17.25	135,578	1,425	21,987	77,915	64,231	163,051	20,747	-	11,515	19,272	9,022
17.50	111,788	968	31,702	59,877	74,909	281,151	27,279	140	13,040	36,834	5,527
17.75	108,192	1,230	28,831	54,509	31,763	98,859	22,255	320	8,231	5,085	7,114
18.00	288,348	2,560	23,489	51,140	42,397	147,625	13,250	2,016	8,594	5,099	2,150
18.25	46,109	16,208	16,951	18,875	30,426	58,230	9,342	125	2,653	6,821	2,959
18.50	30,933	1,510	14,715	11,876	13,924	42,809	9,052	1	2,580	2,671	2,511
18.75	32,251	21,071	9,803	25,899	25,359	53,203	6,919	75	3,826	3,491	1,901
19.00	22,622	965	11,863	8,801	17,222	53,198	5,905	182	5,084	4,727	1,382
19.25	10,466	15,925	14,687	5,566	23,506	33,839	4,819	329	4,587	2,081	8,657
19.50	4,082	1,156	5,953	1,958	8,095	8,337	2,311	319	1,710	1,425	922
19.75	7,243	3,322	9,175	2,207	8,709	10,889	4,230	515	2,234	2,914	1,510
20.00	11,557	253	8,613	2,520	6,498	8,887	6,537	465	1,376	4,881	1,219
20.25	2,732	929	8,411	1,057	12,789	4,831	4,087	310	2,019	1,590	970
20.50	1,671	241	1,523	6,853	9,006	15,884	1,642	165	5,184	735	554
20.75	1,638	2,513	9,615	613	14,205	4,466	2,912	178	1,724	1,669	851
21.00	4,248	946	1,770	1,211	12,740	1,636	3,200	418	755	821	499
21.25	1,280	38,394	5,049	331	3,354	2,798	4,156	56	1,009	937	376
21.50	1,675	5,149	1,970	557	3,393	3,268	1,193	33	1,009	549	259
21.75	2,862	7,807	2,313	280	1,305	1,849	1,335	9	1,473	1,112	536
22.00	31,415	3,144	6,753	259	9,894	1,664	985	2	356	608	191
22.25	25,752	8,796	1,512	627	1,125	1,194	1,920	11	4,191	1,158	407
22.50	457	32	565	86	113	63	184	-	182	247	68
22.75	870	634	684	371	780	210	393	-	1,380	466	168
23.00	2,958	30	705	192	189	144	293	-	215	290	115
23.25	1,603	37	2,777	47	4,214	245	359	-	363	328	217
23.50	108	638	964	300	137	372	568	-	250	513	45
23.75	90	1	2,740	13	14,543	240	233	-	146	103	120
24.00	1,952	-	1,973	537	16,705	1,067	948	-	255	127	235
24.25	443	-	649	5	69	22	122	-	138	245	136
24.50	81	-	365	1	12	5	19	-	23	14	5
24.75	99	10	51	3	311	1,233	1,944	-	29	19	34
25.00 & over	133,937	20	12,948	20,756	18,405	1,029	872	-	124	67	123
Total	3,459,024	207,076	807,591	1,386,089	1,353,876	2,402,735	402,215	9,748	207,263	211,537	120,494

*01.00 stands for 00.25 to 01.00

*10.00 stands for 09.25 to 10.00

of Interest/Return and Rate of Margin
Banks
31st December, 2022

												(Million Rupees)
Rate of Margin												Rate of Int./Return
50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	Total	
26,649	5,802	4,654	5,029	4,416	2,495	2,267	1,884	1,338	1,743	1,192	553,797	00.00
-	-	-	-	-	-	-	42	262	83	178	7,622	01.00*
768	932	1,238	1,982	103	155	1,154	1	226	45	76	163,233	02.00*
1,439	1,131	837	4,114	389	769	2,942	373	1,337	757	725	263,131	03.00*
2,435	379	95	643	79	347	1,722	30	2,519	79	508	237,394	04.00*
45,042	1,727	2,191	2,825	748	325	2,996	153	283	344	1,109	412,414	05.00*
4,701	1	36	3,118	68	13	135	34	72	94	3	54,260	06.00*
2,091	118	221	345	61	111	371	17	-	51	157	44,789	07.00*
8	0	26	1,275	5	798	116	1,435	435	42	73	46,604	08.00*
10	-	475	0	477	654	-	0	4	-	113	41,244	09.00*
6,135	4,345	7,459	6,695	4,038	5,820	8,545	5,507	2,935	4,739	12,848	594,222	10.00*
26	1	32	1	3	2	54	-	3	-	0	8,530	10.25
1,985	13	839	9	220	63	6	3	9	4	0	8,029	10.50
234	10	24	2	131	11	540	-	-	3	-	55,151	10.75
97	2,455	476	42	71	199	648	870	1,733	563	167	128,494	11.00
95	6	84	8	37	18	175	60	2	0	-	28,517	11.25
38	75	478	4	28	52	154	33	10	0	38	33,069	11.50
170	2	1,463	112	54	7	25	53	2	85	0	13,258	11.75
2,455	157	69	13	29	16	55	153	9	177	0	36,827	12.00
577	4	47	-	34	0	19	36	24	2	41	9,185	12.25
477	50	121	10	31	171	49	28	93	6	4	8,983	12.50
1,132	77	62	22	61	6	1	12	21	6	0	11,683	12.75
273	21	71	87	21	30	41	10	763	53	1	88,469	13.00
804	46	63	52	26	31	1,053	11	33	3	0	77,515	13.25
621	81	113	20	133	7	98	26	16	3	2,732	14,674	13.50
961	144	80	58	26	33	673	13	19	4	0	29,399	13.75
27,662	88	57	172	62	52	47	10	13	23	0	71,015	14.00
277	62	55	97	45	37	78	54	30	3	59	11,657	14.25
534	21	184	53	96	148	48	1	4	30	0	147,955	14.50
485	77	86	60	91	106	107	29	7	14	4	169,273	14.75
513	144	76	42	64	32	15	19	11	78	2	52,227	15.00
44,181	233	240	554	123	221	79	28	47	39	4	126,666	15.25
646	35	18	13	81	19	22	17	32	19	7	102,929	15.50
40,994	717	2,342	144	295	135	1,827	437	1,158	1,376	716	761,941	15.75
3,685	4,196	554	993	292	374	142	1	411	1,105	419	640,736	16.00
2,292	3,009	3,185	3,124	493	153	3,656	485	688	2,086	2,682	557,146	16.25
14,222	3,624	4,618	7,930	542	439	5,638	621	192	1,448	1,320	714,399	16.50
9,504	2,673	1,875	4,859	190	1,125	6,339	2,173	1,642	1,479	2,711	582,266	16.75
3,836	2,561	448	2,986	1,749	1,677	4,152	537	666	858	2,247	522,836	17.00
13,713	1,860	4,555	1,777	453	591	9,866	2,893	809	866	482	562,609	17.25
66,390	3,908	3,879	3,183	373	477	1,793	743	230	223	944	725,359	17.50
3,888	1,174	2,127	5,467	1,128	535	6,074	196	1,872	1,229	506	390,584	17.75
5,296	2,772	1,162	11,188	1,631	3,001	7,181	1,296	773	2,999	2,435	626,402	18.00
3,724	395	4,630	680	1,394	666	4,880	1,369	1,690	1,227	560	229,116	18.25
2,234	515	388	991	320	821	2,336	1,257	455	1,017	302	143,218	18.50
7,809	598	1,022	889	531	708	2,954	537	367	317	337	199,867	18.75
2,199	977	1,457	679	739	93	1,842	380	534	1,082	211	142,145	19.00
1,477	739	667	252	498	279	1,395	331	238	299	30	130,666	19.25
1,695	533	428	876	535	173	525	483	179	109	122	41,926	19.50
3,648	1,117	1,360	769	812	835	1,563	332	303	144	24	63,856	19.75
1,237	840	923	440	168	117	256	176	249	284	136	57,631	20.00
1,448	646	486	393	417	212	699	110	104	37	2	44,279	20.25
2,510	366	313	142	137	139	110	61	71	123	1	47,429	20.50
2,385	532	543	361	365	260	272	81	320	279	3	45,784	20.75
32,260	281	206	196	115	116	133	84	70	38	22	61,766	21.00
3,247	206	262	337	169	216	250	93	557	98	1	63,177	21.25
5,934	165	100	74	107	91	53	24	39	8	11	25,658	21.50
2,469	109	221	139	87	112	67	49	96	36	2	24,267	21.75
687	198	152	136	276	87	64	47	27	28	1	56,975	22.00
543	261	231	269	193	121	67	130	92	15	0	48,615	22.25
5,916	65	48	44	34	30	37	21	9	4	0	8,205	22.50
318	116	130	65	82	28	40	30	52	5	0	6,822	22.75
316	98	43	49	409	19	14	16	8	2	0	6,103	23.00
258	221	164	125	85	78	82	38	26	11	1	11,279	23.25
82	48	50	25	85	32	24	20	24	9	125,724	130,019	23.50
182	95	44	62	31	19	36	10	16	10	-	18,735	23.75
62	23	50	24	24	18	61	16	3	1	-	24,082	24.00
61	82	108	42	19	14	13	5	8	1	0	2,182	24.25
9	26	6	9	15	28	33	15	70	3	2	742	24.50
47	29	34	23	58	8	10	25	11	52	0	4,032	24.75
137	66	51	27	271	22	36	39	13	12	1	188,957	25.00 & over
420,235	54,077	60,832	77,228	26,975	26,599	88,756	26,105	26,362	27,213	162,002	11,564,031	Total

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st December, 2022

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Gold, Bullion, Gold and Silver Ornaments, Precious Metals								
00.00	111,086	32,057	31	25	-	-	111,117	32,082
05.00	-	-	-	-	-	-	-	-
10.00	1	0	3	47	-	-	4	48
15.00	-	-	1	4	-	-	1	4
20.00	16,300	4,836	371	669	-	-	16,671	5,505
25.00	11,019	16,136	4,574	2,991	-	-	15,593	19,126
35.00	2,045	1,950	9,458	4,578	-	-	11,503	6,528
45.00	13,041	1,082	3	2	-	-	13,044	1,083
55.00	69,325	33,742	3	2	-	-	69,328	33,744
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	160	79	-	-	160	79
99.99	-	-	-	-	-	-	-	-
Total	222,817	89,802.5	14,604	8,396.6	-	-	237,421	98,199.0
Weighted Average		25.49		27.82		-		25.69
Securities Shares and Other Financial Instruments - To Stock Exchange								
00.00	6	264	36	1,086	-	-	42	1,349
05.00	-	-	130	134	-	-	130	134
10.00	-	-	87	4,418	-	-	87	4,418
15.00	-	-	22	3,272	-	-	22	3,272
20.00	-	-	35	6,677	-	-	35	6,677
25.00	3	1,463	31	17,528	-	-	34	18,992
35.00	6	955	57	3,406	-	-	63	4,361
45.00	3	301	19	3,687	-	-	22	3,987
55.00	-	-	22	4,650	-	-	22	4,650
65.00	-	-	3	4,425	-	-	3	4,425
75.00	-	-	1	20	-	-	1	20
85.00	-	-	23	1,469	-	-	23	1,469
95.00	-	-	-	-	-	-	-	-
99.99	-	-	1	9	-	-	1	9
Total	18	2,982.7	467	50,780.2	-	-	485	53,762.9
Weighted Average		26.22		30.52		-		30.28
Securities Shares and Other Financial Instruments - To Others								
00.00	3	205	16	2,278	-	-	19	2,482
05.00	-	-	35	22	-	-	35	22
10.00	76	3,519	68	3,750	-	-	144	7,269
15.00	4	1,211	34	3,328	-	-	38	4,539
20.00	8	2,170	32	22,668	-	-	40	24,838
25.00	144	32,424	13	1,768	-	-	157	34,193
35.00	13	2,276	102	9,358	-	-	115	11,634
45.00	4	29	30	715	-	-	34	745
55.00	3	72	23	3,173	-	-	26	3,245
65.00	-	-	8	4,878	-	-	8	4,878
75.00	-	-	3	27	-	-	3	27
85.00	-	-	6	874	-	-	6	874
95.00	-	-	2	1	-	-	2	1
99.99	-	-	3	9	-	-	3	9
Total	255	41,905.0	375	52,849.5	-	-	630	94,754.5
Weighted Average		23.42		27.33		-		25.60
Merchandise - Food Items								
00.00	34	3,748	2,887	174,959	-	-	2,921	178,707
-	-	-	1,286	15,706	-	-	1,286	15,706
10.00	25	1,591	1,047	41,939	-	-	1,072	43,529
15.00	36	5,699	1,775	115,401	-	-	1,811	121,100
20.00	258	9,425	1,403	56,611	-	-	1,661	66,036
25.00	558	40,539	2,138	88,849	-	-	2,696	129,388
35.00	119	2,070	7,294	41,203	-	-	7,413	43,273
45.00	66	854	693	53,565	-	-	759	54,419
55.00	179	110,073	216	53,710	-	-	395	163,783
65.00	-	-	221	12,327	-	-	221	12,327
75.00	-	-	105	3,166	-	-	105	3,166
85.00	-	-	221	3,092	-	-	221	3,092
95.00	-	-	71	3,464	-	-	71	3,464
99.99	-	-	10	2,135	-	-	10	2,135
Total	1,275	174,000.0	19,367	666,127.9	-	-	20,642	840,127.9
Weighted Average		39.68		20.54		-		24.50

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st December, 2022

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Merchandise - Raw Materials								
00.00	116	11,914	2,241	165,355	1	40	2,358	177,308
05.00	2	10	1,029	9,753	-	-	1,031	9,763
10.00	58	5,139	716	18,773	-	-	774	23,912
15.00	19	139	1,697	139,149	-	-	1,716	139,289
20.00	246	5,989	1,210	64,280	-	-	1,456	70,270
25.00	11,771	119,449	1,512	71,654	-	-	13,283	191,103
35.00	213	7,345	989	45,954	-	-	1,202	53,298
45.00	62	740	508	41,005	-	-	570	41,744
55.00	557	6,879	228	11,258	-	-	785	18,137
65.00	-	-	110	12,929	-	-	110	12,929
75.00	-	-	38	2,986	-	-	38	2,986
85.00	-	-	332	11,699	-	-	332	11,699
95.00	-	-	105	6,353	-	-	105	6,353
99.99	-	-	29	1,821	2	830	31	2,651
Total	13,044	157,602.8	10,744	602,968.2	3	869.4	23,791	761,440.4
Weighted Average		23.88		19.77		95.41		20.71
Merchandise - Finished/Manufactured Goods								
00.00	118	9,217	3,030	233,385	16	997	3,164	243,599
05.00	-	-	615	6,872	-	-	615	6,872
10.00	68	1,744	1,616	47,222	-	-	1,684	48,967
15.00	97	4,770	3,246	267,474	-	-	3,343	272,244
20.00	755	17,143	2,617	77,739	-	-	3,372	94,883
25.00	1,678	125,721	4,340	211,638	-	-	6,018	337,358
35.00	164	7,552	2,429	100,575	-	-	2,593	108,127
45.00	96	4,972	1,256	44,998	-	-	1,352	49,970
55.00	475	15,442	347	22,591	-	-	822	38,033
65.00	1	156	374	28,834	-	-	375	28,990
75.00	-	-	202	12,629	-	-	202	12,629
85.00	-	-	572	21,771	-	-	572	21,771
95.00	8	327	297	17,584	-	-	305	17,911
99.99	26	107	70	16,759	3	334	99	17,200
Total	3,486	187,151.9	21,011	1,110,072.2	19	1,330.6	24,516	1,298,554.7
Weighted Average		25.78		22.94		25.10		23.35
Fixed Assets Including Machinery								
00.00	7,858	90,028	83,456	197,765	88	137	91,402	287,930
05.00	-	-	4,113	20,981	-	-	4,113	20,981
10.00	534	6,851	108,394	230,757	-	-	108,928	237,608
15.00	10,946	18,982	12,754	215,104	-	-	23,700	234,086
20.00	6,085	28,348	48,391	349,951	-	-	54,476	378,299
25.00	8,899	122,738	26,613	631,729	4	3,124	35,516	757,591
35.00	24,754	19,046	38,282	189,741	-	-	63,036	208,787
45.00	8,954	7,253	20,739	72,806	-	-	29,693	80,059
55.00	281	17,161	18,565	63,334	-	-	18,846	80,495
65.00	17	87	7,193	42,297	-	-	7,210	42,384
75.00	5	321	5,313	9,340	-	-	5,318	9,661
85.00	2	240	4,447	25,504	-	-	4,449	25,744
95.00	4	223	3,372	6,994	-	-	3,376	7,217
99.99	21	66	606	2,213	-	-	627	2,279
Total	68,360	311,344.8	382,238	2,058,516.1	92	3,261.3	450,690	2,373,122.2
Weighted Average		18.62		22.83		23.95		22.28
Real Estate - Land								
00.00	2,463	19,238	783	12,899	21	588	3,267	32,725
05.00	-	-	144	19,346	-	-	144	19,346
10.00	59	1,197	3,057	15,372	-	-	3,116	16,569
15.00	48	921	2,317	81,204	-	-	2,365	82,125
20.00	156	10,290	7,413	64,367	-	-	7,569	74,658
25.00	3,601	66,821	6,372	84,709	2	596	9,975	152,127
35.00	259	6,225	5,796	54,352	2	200	6,057	60,777
45.00	1,643	5,445	2,764	19,941	-	-	4,407	25,386
55.00	237	3,698	11,450	21,390	-	-	11,687	25,088
65.00	-	-	590	5,442	-	-	590	5,442
75.00	1	20	453	6,811	-	-	454	6,832
85.00	-	-	684	12,273	-	-	684	12,273
95.00	1	1	743	1,842	-	-	744	1,843
99.99	-	-	327	1,326	-	-	327	1,326
Total	8,468	113,856.8	42,893	401,275.4	25	1,384.0	51,386	516,516.2
Weighted Average		22.04		26.55		15.83		25.53

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st December, 2022

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Real Estate - Building								
00.00	7,873	65,315	18,168	111,699	139	365	26,180	177,379
05.00	3	57	1,847	11,403	-	-	1,850	11,460
10.00	178	3,498	16,914	86,818	-	-	17,092	90,316
15.00	7,835	5,838	6,738	178,975	2	14	14,575	184,827
20.00	972	22,998	11,023	154,213	9	50	12,004	177,261
25.00	826	52,675	9,089	138,810	3	3,024	9,918	194,508
35.00	79	14,111	8,166	81,948	-	-	8,245	96,060
45.00	161	5,766	2,681	51,141	-	-	2,842	56,907
55.00	29,773	52,444	1,774	20,982	-	-	31,547	73,427
65.00	20	678	1,137	15,304	-	-	1,157	15,981
75.00	19	491	1,052	14,025	-	-	1,071	14,516
85.00	26	759	2,101	34,163	-	-	2,127	34,922
95.00	47	771	936	11,943	-	-	983	12,714
99.99	16	24	260	5,492	-	-	276	5,517
Total	47,828	225,426.4	81,886	916,916.1	153	3,453.1	129,867	1,145,795.6
Weighted Average		23.94		24.45		22.24		24.34
Against Fixed Deposits								
00.00	26	53	2,193	6,443	1	143	2,220	6,639
05.00	-	-	354	3,888	-	-	354	3,888
10.00	10	123	17,404	268,278	1	0	17,415	268,402
15.00	33	530	615	7,319	1	0	649	7,849
20.00	67	3,822	4,843	98,826	-	-	4,910	102,649
25.00	141	10,407	3,247	104,659	-	-	3,388	115,066
35.00	7	561	489	13,581	-	-	496	14,142
45.00	23	467	362	3,992	-	-	385	4,460
55.00	4	30	596	1,786	-	-	600	1,816
65.00	-	-	152	1,241	-	-	152	1,241
75.00	-	-	139	732	-	-	139	732
85.00	-	-	112	972	-	-	112	972
95.00	-	-	140	2,669	-	-	140	2,669
99.99	-	-	48	287	-	-	48	287
Total	311	15,993.6	30,694	514,673.3	3	143.0	31,008	530,809.8
Weighted Average		24.08		16.66		0.03		16.88
Against Insurance Policies								
00.00	-	-	7	6	-	-	7	6
05.00	-	-	5	2	-	-	5	2
10.00	9	70	5	834	-	-	14	904
15.00	2	8	2	10	-	-	4	18
20.00	6	10	11	96	-	-	17	106
25.00	25	467	59	598	-	-	84	1,065
35.00	11	232	11	30	-	-	22	262
45.00	4	135	4	65	-	-	8	200
55.00	35	133	11	153	-	-	46	286
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	4	108	-	-	4	108
99.99	-	-	-	-	-	-	-	-
Total	92	1,055.2	119	1,901.8	-	-	211	2,957.0
Weighted Average		30.19		24.70		-		26.66
Other Secured Advances								
00.00	2,074	46,003	66,149	522,448	31	6,161	68,254	574,612
05.00	-	-	47,898	92,864	1	0	47,899	92,864
10.00	685	708	6,545	22,667	9	22	7,239	23,397
15.00	136	584	1,545	173,523	1	360	1,682	174,468
20.00	4,502	13,273	1,514	175,708	6	9,694	6,022	198,675
25.00	321	66,164	874	104,484	52	30,360	1,247	201,008
35.00	21	2,114	675	5,435	2	200	698	7,749
45.00	233	2,136	388	9,091	-	-	621	11,227
55.00	700	7,738	122	1,292	-	-	822	9,030
65.00	-	-	48	1,272	-	-	48	1,272
75.00	-	-	50	1,895	-	-	50	1,895
85.00	-	-	17	532	-	-	17	532
95.00	1	1	34	250	-	-	35	251
99.99	1	1	22	4,842	-	-	23	4,843
Total	8,674	138,723.2	125,881	1,116,301.2	102	46,797.8	134,657	1,301,822.2
Weighted Average		17.89		9.68		20.61		10.95

3.9 Advances Classified by Securities and Rate of Margin

Commercial Banks As on 31st December, 2022

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Advances Secured by Guarantee(s)								
00.00	19,599	242,967	22,243	1,300,457	72	34,422	41,914	1,577,845
05.00	-	-	171	25,918	-	-	171	25,918
10.00	911	5,845	190	7,893	1	3,895	1,102	17,633
15.00	201	3,823	143,912	140,117	-	-	144,113	143,940
20.00	2,268	17,981	156	28,295	-	-	2,424	46,277
25.00	1,162	208,377	223	41,784	1	914	1,386	251,075
35.00	87	1,018	1,139	2,637	-	-	1,226	3,655
45.00	10	277	989	834	-	-	999	1,112
55.00	30,862	21,209	1,913	1,030	-	-	32,775	22,239
65.00	1	3	134	8,071	-	-	135	8,074
75.00	2	6	50	721	-	-	52	727
85.00	-	-	99	1,106	-	-	99	1,106
95.00	-	-	133	674	-	-	133	674
99.99	169,074	125,723	3	4	-	-	169,077	125,726
Total	224,177	627,229.0	171,355	1,559,541.0	74	39,230.8	395,606	2,226,000.8
Weighted Average		30.87		3.09		1.58		10.89
Unsecured Advances								
00.00	63,162	12,460	1,255,057	138,494	22	8	1,318,241	150,962
05.00	-	-	549	100	-	-	549	100
10.00	3	6	201,394	24,612	-	-	201,397	24,618
15.00	-	-	482,069	18,328	-	-	482,069	18,328
20.00	-	-	959	111	-	-	959	111
25.00	-	-	376	123	-	-	376	123
35.00	-	-	724	362	-	-	724	362
45.00	-	-	260	683	-	-	260	683
55.00	396	15	92	193	-	-	488	208
65.00	-	-	24	13	-	-	24	13
75.00	-	-	6	3	-	-	6	3
85.00	-	-	85	146	-	-	85	146
95.00	-	-	2	2	-	-	2	2
99.99	-	-	2	9	-	-	2	9
Total	63,561	12,480.8	1,941,599	183,180.5	22	7.8	2,005,182	195,669.1
Weighted Average		0.06		3.23		-		3.03
Grand Total	662,366	2,099,555	2,843,233	9,243,500	493	96,478	3,506,092	11,439,532
Weighted Average		26.10		17.22		13.68		18.82

3.10 Security and Nature* wise Weighted Average Lending/Financing Rates All Banks

(Percent)

(Percent)										
As at the End of	Precious Metal	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total Advances*	
<u>Conventional Banking</u>										
2022	Jun	12.46 (12.46)	11.86 (11.71)	10.04 (9.74)	11.36 (10.81)	10.28 (10.27)	11.13 (10.96)	12.56 (12.48)	29.32 (29.32)	11.67 (11.36)
	Sep	17.20 (17.20)	14.12 (13.96)	12.53 (12.16)	12.95 (12.54)	12.17 (12.17)	13.04 (12.88)	14.85 (15.04)	29.64 (29.64)	13.75 (13.44)
	Dec	17.72 (17.72)	15.47 (15.38)	14.17 (13.90)	13.83 (13.32)	12.91 (12.90)	14.12 (13.97)	16.29 (16.74)	31.49 (31.49)	15.00 (14.70)
<u>Islamic Banking</u>										
2022	Jun	- (12.65)	12.70 (9.90)	10.24 (11.18)	11.26 (10.32)	10.37 (8.86)	9.29 (9.95)	11.18 (23.94)	23.94 (23.94)	10.83 (10.47)
	Sep	- (15.24)	15.18 (11.51)	11.77 (12.83)	12.90 (11.46)	11.66 (7.75)	7.91 (12.35)	13.89 (24.25)	24.25 (24.25)	12.60 (11.99)
	Dec	- (14.58)	14.64 (12.73)	13.06 (13.89)	14.03 (12.63)	12.79 (11.04)	11.25 (13.25)	14.64 (27.70)	27.70 (27.70)	13.76 (13.17)
<u>Overall Banking</u>										
2022	Jun	12.46 (12.46)	11.92 (11.78)	10.09 (9.79)	11.33 (10.95)	10.31 (10.29)	10.87 (10.67)	12.16 (11.89)	29.02 (29.02)	11.43 (11.11)
	Sep	17.20 (17.20)	14.21 (14.07)	12.31 (11.98)	12.93 (12.65)	12.01 (11.95)	12.39 (12.26)	14.58 (14.43)	29.35 (29.35)	13.42 (13.04)
	Dec	17.72 (17.72)	15.41 (15.32)	13.87 (13.58)	13.89 (13.52)	12.87 (12.81)	13.80 (13.66)	15.82 (15.87)	31.24 (31.24)	14.66 (14.28)

* Weighted average rates shown in parentheses represent Private Sector.

* Nature refers to Conventional/Islamic financing.

3.11 Advances Classified by Category of Financing

All Banks
As on 31st December, 2022

(Million Rupees)

Category of Financing	No. of Accounts	Amount
1. Export financing	9,862	864,756
1.1. Export finance schemes	5,800	712,889
1.2. Others	4,062	151,867
2. Import financing	10,937	519,946
3. Government self employment schemes	40,644	37,583
4. Working capital/short term	2,560,478	5,293,470
4.1. Small Loans	1,150,856	371,531
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-
4.3. Refinance Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas, Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Conventional)	1,727	25,056
4.4. Others	1,407,895	4,896,883
5. Fixed investment/long term	1,425,491	4,848,276
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and ITERF)	22,509	653,041
5.2. Financing Power Plants Using Renewable Energy	2,164	91,048
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	45	1,267
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,207	3,524
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	140	3,420
5.6. Small Loans	302,302	248,753
5.7. Others	984,817	3,152,101
5.8. Financing for Construction Purposes	111,631	643,714
5.9. Machinery	676	51,409
Total	4,847,412	11,564,031

Scheduled Banks

Bills Purchased & Discounted

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Borrower	Jun-22			Sep-22			Dec-22		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
I. FOREIGN CONSTITUENTS	-	-	593	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	143,039	49,474	224,852	139,957	53,403	206,858	148,366	45,435	156,050
I. GOVERNMENT	-	5,229	-	-	459	-	-	77	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	17,068	-	0	19,877	192	0	20,881	491	0
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	125,971	44,245	224,852	120,080	52,741	206,857	127,484	44,854	156,050
A. Agriculture, forestry and fishing	10	-	279	10	26	341	10	83	173
B. Mining and quarrying	-	1,410	552	-	1,322	706	-	1,322	19
C. Manufacturing	77,410	34,009	201,805	71,995	40,386	184,654	80,361	33,912	139,485
1 - Manufacture of food products	7,039	3,007	9,487	4,899	4,881	6,184	8,411	9,133	6,791
2 - Manufacture of beverages	100	482	8	100	507	4	100	526	-
3 - Manufacture of textiles	48,142	17,262	157,582	44,695	17,702	139,536	37,076	9,329	104,112
4 - Manufacture of wearing apparel	1,359	2,157	23,577	638	2,802	28,001	719	1,677	20,617
5 - Manufacture of leather and related products	-	850	3,509	50	1,468	3,417	-	577	2,803
6 - Manufacture of paper and paper products	32	890	103	25	1,516	151	33	505	251
7 - Manufacture of coke and refined petroleum products	4,966	488	625	5,580	480	-	15,046	2,336	-
8 - Manufacture of chemicals and chemical products	10,713	2,368	773	11,066	2,656	655	9,529	4,737	579
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	121	174	190	88	368	58	121	93	62
10 - Manufacture of rubber and plastics products	193	1,216	912	69	785	290	567	627	318
11 - Manufacture of other non-metallic mineral products	275	509	985	136	328	2,078	149	236	507
12 - Manufacture of basic metals	366	1,460	-	275	3,039	-	258	1,307	-
13 - Manufacture of fabricated metal products, except machinery and equipment	292	136	17	378	176	9	312	61	16
14 - Manufacture of computer, electronic and optical products	211	-	-	253	-	-	126	250	15
15 - Manufacture of electrical equipment	282	1,608	426	142	1,909	167	165	1,054	76
16 - Manufacture of machinery and equipment	-	-	447	110	-	514	-	24	638
17 - Manufacture of motor vehicles, trailers and semi-trailers	536	1,316	338	589	1,455	556	560	1,226	487
18 - Manufacture of furniture	225	-	-	225	66	8	225	32	-
19. Other manufacturing n.e.s	2,558	86	2,826	2,678	248	3,025	6,964	182	2,213
D. Electricity, gas, steam and air conditioning supply	3,755	227	-	4,754	362	100	3,697	216	200
E. Water supply; sewerage, waste management and remediation activities	378	-	-	425	-	-	230	-	-
F. Construction	686	220	-	618	240	32	255	373	48
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	18,342	5,936	20,790	15,971	8,166	19,940	17,888	6,729	15,154
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0	31	-	818	31	-	12	31
2 - Wholesale trade, except of motor vehicles and motorcycles	7,610	5,645	4,680	5,537	6,294	3,849	6,181	5,838	3,558
3 - Retail trade, except of motor vehicles and motorcycles	10,732	290	16,079	10,435	1,054	16,059	11,706	879	11,565
H. Transportation and storage	7	1,772	108	6	1,835	100	7	1,772	100
I. Accommodation and food service activities	-	19	-	-	-	-	-	-	118
J. Information and communication	10,823	51	155	12,614	121	624	12,985	144	267
K. Real estate activities	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	3,426	573	85	3,382	250	203	2,408	14	147
M. Administrative and support service activities	3,880	24	986	3,665	30	127	4,114	67	285
N. Education	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	-	4	-	-	4	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-
Q. Other service activities	7,256	-	92	6,640	-	32	5,531	218	53
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	11	-	-	12	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
Total	143,039	49,474	225,445	139,957	53,403	206,858	148,366	45,435	156,050

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks									
(Million Rupees)									
Borrower	Jun-22			Sep-22			Dec-22		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	36,536	8,662	8,499	41,328	13,363	9,248	47,736	5,493	7,804
I. GOVERNMENT	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	4,795	-	-	8,606	192	-	10,036	491	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	31,741	8,662	8,499	32,722	13,171	9,248	37,700	5,002	7,804
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	1,322	-	-	1,322	-	-	1,322	-
C. Manufacturing	23,352	7,295	8,360	27,185	11,804	9,119	32,279	3,636	7,598
1 - Manufacture of food products	1,783	-	502	1,846	-	901	1,752	-	898
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	14,217	5,334	5,749	15,326	8,891	6,359	15,036	2,261	5,652
4 - Manufacture of wearing apparel	-	-	486	7	-	176	56	-	116
5 - Manufacture of leather and related products	-	593	96	-	1,144	81	-	365	127
6 - Manufacture of paper and paper products	-	536	103	-	993	151	-	314	128
7 - Manufacture of coke and refined petroleum products	2,542	-	-	4,663	-	-	9,861	-	-
8 - Manufacture of chemicals and chemical products	4,750	-	70	5,284	-	-	5,454	-	-
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	41	-	-	34	5	-	34	-
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	363	785	-	236	755	-	236	419
12 - Manufacture of basic metals	-	0	-	-	0	-	-	0	-
13. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	10	-	-	10	-	-	10	-	-
15 - Manufacture of electrical equipment	50	-	31	50	-	31	100	-	31
16 - Manufacture of machinery and equipment	-	-	-	-	-	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	426	-	-	506	-	-	426	-
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	-
19. Other manufacturing n.e.s	-	-	537	-	-	660	10	-	226
D. Electricity, gas, steam and air conditioning supply	3,579	-	-	815	-	-	761	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	2,266	45	128	2,034	46	100	1,927	45	181
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	2,266	-	128	2,003	-	100	1,897	-	181
3 - Retail trade, except of motor vehicles and motorcycles	0	45	-	31	46	-	30	45	-
H. Transportation and storage	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-
J. Information and communication	2,169	-	-	2,434	-	-	2,434	-	-
K. Real estate activities	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	220	-	-	99	-	-	99	-	-
N. Education	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-
Q. Other service activities	155	-	10	155	-	30	200	-	25
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
Total	36,536	8,662	8,499	41,328	13,363	9,248	47,736	5,493	7,804

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks									
(Million Rupees)									
Borrower	Jun-22			Sep-22			Dec-22		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
I. FOREIGN CONSTITUENTS	-	-	593	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	102,299	36,493	216,287	94,626	37,841	197,609	91,399	38,418	148,180
I. GOVERNMENT	-	5,229	-	-	459	-	-	77	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	12,273	-	0	11,271	-	0	10,845	-	0
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	90,026	31,264	216,287	83,355	37,371	197,609	80,554	38,328	148,180
A. Agriculture, forestry and fishing	10	-	279	10	26	341	10	83	173
B. Mining and quarrying	-	88	552	-	-	706	-	-	19
C. Manufacturing	49,933	22,394	193,379	40,853	26,461	175,535	38,886	29,080	131,822
1 - Manufacture of food products	3,276	3,007	8,985	1,512	4,881	5,283	3,895	9,133	5,893
2 - Manufacture of beverages	100	482	8	100	507	4	100	526	-
3 - Manufacture of textiles	33,925	8,906	151,767	29,370	7,813	133,178	22,040	6,765	98,394
4 - Manufacture of wearing apparel	1,359	2,157	23,090	631	2,802	27,825	663	1,677	20,501
5 - Manufacture of leather and related products	-	257	3,413	50	324	3,336	-	213	2,676
6 - Manufacture of paper and paper products	32	354	-	25	523	-	33	192	123
7 - Manufacture of coke and refined petroleum products	2,424	488	625	918	480	-	5,185	2,336	-
8 - Manufacture of chemicals and chemical products	5,820	2,245	703	5,547	2,360	655	3,950	4,564	579
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	121	133	190	88	334	53	121	59	62
10 - Manufacture of rubber and plastics products	193	921	912	69	519	290	567	467	318
11 - Manufacture of other non-metallic mineral products	275	146	199	136	92	1,322	149	-	88
12 - Manufacture of basic metals	366	1,292	-	275	2,872	-	258	874	-
13. Manufacture of fabricated metal products, except machinery and equipment	292	136	17	378	176	9	312	61	16
14 - Manufacture of computer, electronic and optical products	201	-	-	243	-	-	116	250	15
15 - Manufacture of electrical equipment	232	894	394	92	1,515	135	65	927	45
16 - Manufacture of machinery and equipment	-	-	447	110	-	514	-	24	638
17 - Manufacture of motor vehicles, trailers and semi-trailers	536	890	338	589	949	556	560	800	487
18 - Manufacture of furniture	225	-	-	225	66	8	225	32	-
19. Other manufacturing n.e.s	557	86	2,289	498	248	2,365	649	182	1,987
D. Electricity, gas, steam and air conditioning supply	176	227	-	3,939	362	100	2,935	216	200
E. Water supply; sewerage, waste management and remediation activities	378	-	-	425	-	-	230	-	-
F. Construction	686	220	-	618	240	32	255	373	48
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	16,075	5,891	20,662	13,938	8,042	19,840	15,960	6,357	14,973
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0	31	-	818	31	-	12	31
2 - Wholesale trade, except of motor vehicles and motorcycles	5,344	5,645	4,552	3,534	6,215	3,749	4,284	5,511	3,377
3 - Retail trade, except of motor vehicles and motorcycles	10,732	246	16,079	10,404	1,008	16,059	11,676	834	11,565
H. Transportation and storage	7	1,772	108	6	1,835	100	7	1,772	100
I. Accommodation and food service activities	-	19	-	-	-	-	-	-	118
J. Information and communication	8,590	51	155	10,141	121	624	10,517	144	267
K. Real estate activities	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	3,411	573	85	3,374	250	203	2,408	14	147
M. Administrative and support service activities	3,660	24	986	3,565	30	127	4,014	67	285
N. Education	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	-	4	-	-	4	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-
Q. Other service activities	7,101	-	81	6,485	-	2	5,331	218	28
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	11	-	-	12	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
Total	102,299	36,493	216,880	94,626	37,841	197,609	91,399	38,418	148,180

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks									
Borrower	(Million Rupees)								
	Jun-22			Sep-22			Dec-22		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,204	4,320	66	4,003	2,200	0	9,230	1,523	66
I. GOVERNMENT	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	4,204	4,320	66	4,003	2,200	0	9,230	1,523	66
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	-	-	-
C. Manufacturing	4,125	4,320	66	3,957	2,121	0	9,196	1,197	66
1 - Manufacture of food products	1,980	-	-	1,541	-	-	2,765	-	-
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	-	3,022	66	-	999	0	-	304	66
4 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-
5 - Manufacture of leather and related products	-	-	-	-	-	-	-	-	-
6 - Manufacture of paper and paper products	-	-	-	-	-	-	-	-	-
7 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	-	-	-
8 - Manufacture of chemicals and chemical products	144	122	-	235	295	-	126	173	-
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	-	-	-	-	-	-	-
10 - Manufacture of rubber and plastics products	-	295	-	-	266	-	-	160	-
11 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-
12 - Manufacture of basic metals	-	167	-	-	167	-	-	433	-
13. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-	-	-	-
15 - Manufacture of electrical equipment	-	714	-	-	394	-	-	126	-
16 - Manufacture of machinery and equipment	-	-	-	-	-	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	-	-	-
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	-
19. Other manufacturing n.e.s	2,000	-	-	2,180	-	-	6,305	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	-	-	-	-	79	-	-	327	-
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	-	-	-	-	79	-	-	327	-
3 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-
J. Information and communication	64	-	-	39	-	-	34	-	-
K. Real estate activities	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	15	-	-	8	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
Total	4,204	4,320	66	4,003	2,200	0	9,230	1,523	66

Scheduled Banks

Investments

5.1 Classification of Investments in Securities and Shares

All Banks

(Million Rupees)

Securities / Shares	Jun-22			Sep-22			Dec-22		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	14,399,018	14,753,121	14,464,656	14,372,986	14,796,986	14,507,475	14,650,657	15,112,733	14,782,136
1) Treasury Bills	5,543,395	5,754,138	5,563,078	4,851,925	5,076,611	4,891,189	3,637,634	3,820,564	3,671,232
2) Pakistan Investment Bonds (PIBs)	8,846,780	8,990,141	8,892,579	9,507,107	9,706,266	9,602,279	11,001,359	11,280,504	11,098,987
a. Fixed Rate	4,611,350	4,741,558	4,579,754	4,342,856	4,594,571	4,304,447	3,374,963	3,546,805	3,349,690
b. Floating Rate	4,235,430	4,248,583	4,312,825	5,164,251	5,111,695	5,297,832	7,626,396	7,733,699	7,749,297
3) Others	8,843	8,843	8,999	13,953	14,109	14,007	11,665	11,665	11,917
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	354,326	268,917	364,483	366,397	266,550	367,948	372,188	945,435	369,770
1) Quoted On The Stock Exchange	221,253	126,291	221,722	215,102	112,607	214,540	225,151	1,489,139	211,012
of which:									
Financial Institutions	24,862	19,478	28,672	18,185	13,326	21,378	19,547	12,714	21,981
NFPSEs	24,893	10,471	24,111	24,897	10,681	23,661	25,892	7,726	24,083
Private Sector	120,228	63,390	122,930	120,831	60,079	124,341	124,209	48,418	117,579
2) Unquoted On The Stock Exchange	286,220	285,585	299,630	320,124	302,302	319,359	217,254	201,328	224,929
of which:									
Financial Institutions	17,727	19,087	18,427	19,548	20,742	18,545	16,765	17,529	16,882
NFPSEs	2,065	2,057	2,065	1,384	1,377	1,384	100,878	101,158	108,381
Private Sector	11,403	11,475	11,411	12,723	11,986	12,688	14,680	12,856	14,694
V. DEBENTURES	5	5	5	3	3	3	3	3	3
VI. PARTICIPATION TERM CERTIFICATES	1	1	1	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	5	5	5	5	5	5	5	1	5
VIII. TERM FINANCE CERTIFICATES	83,937	90,997	86,401	89,593	89,621	90,319	96,087	99,028	98,750
IX. MUTUAL FUNDS	17,068	16,932	17,864	13,817	12,624	13,817	13,439	12,231	13,444
X. OTHERS	8,142	8,145	8,522	6,401	6,401	6,962	5,641	5,641	5,879
XI. Islamic Banking Products - Investments	2,781,623	2,778,791	2,834,596	2,865,469	2,867,127	2,993,757	3,083,735	2,974,150	3,166,046
a. Government Islamic Securities	2,260,325	2,255,933	2,282,152	2,344,620	2,346,637	2,413,594	2,576,374	2,582,580	2,617,163
1. GOP Ijara Sukuk	2,041,569	2,038,352	2,058,986	2,266,889	2,266,646	2,331,169	2,491,299	2,495,881	2,526,950
a. Variable Rental Rate	1,645,110	1,642,032	1,662,252	1,894,755	1,894,036	1,950,035	1,976,824	1,980,251	2,003,039
b. Fixed Rental Rate	396,459	396,319	396,733	372,134	372,611	381,134	514,475	515,630	523,911
2. Bai Muajjal - Government	170,068	170,060	173,747	23,276	23,276	27,438	23,789	23,789	28,549
3. Islamic Naya Pakistan Certificate	33,622	31,318	34,355	38,644	38,644	39,176	44,975	45,000	45,352
4. Other	15,065	16,203	15,065	15,811	18,071	15,811	16,312	17,911	16,312
b. Corporate Sukuks	489,815	488,969	519,282	487,926	487,568	545,654	472,464	356,584	513,008
1) Diminishing Musharaka Sukuk	146,496	147,304	150,346	149,489	148,529	155,093	143,361	143,244	146,718
2) Ijarah Sukuk	189,666	187,086	209,062	189,328	188,899	232,909	189,735	73,386	220,428
3) Modaraba Sukuk	9,544	9,542	9,798	9,542	9,542	9,859	9,303	9,303	9,444
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	144,110	145,037	150,076	139,567	140,598	147,793	130,066	130,651	136,419
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	6,660	6,660	6,772	6,441	6,441	6,625	6,023	6,023	6,119
h. Other Islamic Mode of Investments	24,824	27,229	26,390	26,482	26,482	27,884	28,874	28,964	29,756
Total	17,644,125	17,916,914	17,776,534	17,714,672	18,039,317	17,980,287	18,221,756	19,149,223	18,436,034

5.1.1 Classification of Investments in Securities and Shares

Public Sector Banks

(Million Rupees)

Securities / Shares	Jun-22			Sep-22			Dec-22		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	4,286,822	4,399,271	4,271,764	4,154,981	4,314,429	4,159,857	4,646,873	4,818,410	4,639,623
1) Treasury Bills	2,213,772	2,321,795	2,230,502	1,867,514	1,972,096	1,897,597	1,304,986	1,391,707	1,338,186
2) Pakistan Investment Bonds (PIBs)	2,073,050	2,077,477	2,041,262	2,287,467	2,342,334	2,262,260	3,341,888	3,426,703	3,301,437
a. Fixed Rate	1,851,947	1,856,090	1,818,253	1,892,253	1,946,448	1,857,175	736,047	752,005	697,328
b. Floating Rate	221,103	221,386	223,009	395,214	395,886	405,085	2,605,841	2,674,698	2,604,109
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	74,555	30,416	78,232	76,327	32,528	77,707	84,133	37,074	79,608
1) Quoted On The Stock Exchange	71,310	23,948	73,176	72,003	23,973	72,710	79,873	28,459	73,450
of which:									
Financial Institutions	5,566	5,620	6,451	3,204	1,232	2,906	2,883	863	2,378
NFPSEs	9,661	1,820	10,553	9,495	2,159	9,937	9,841	2,554	9,723
Private Sector	41,857	8,960	44,123	44,161	14,285	47,702	48,749	18,067	46,703
2) Unquoted On The Stock Exchange	13,437	12,080	14,181	14,867	13,432	14,071	16,419	13,832	16,460
of which:									
Financial Institutions	3,186	4,161	3,886	3,582	4,557	2,745	1,926	2,601	1,926
NFPSEs	-	-	-	96	96	96	719	1,008	719
Private Sector	4,093	4,244	4,093	5,246	5,319	5,246	7,855	6,764	7,855
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	1	1	1	1	1	1	1	1	1
VIII. TERM FINANCE CERTIFICATES	25,895	30,740	26,269	30,462	31,347	30,396	32,319	33,391	32,797
IX. MUTUAL FUNDS	67	68	67	67	68	69	67	68	73
X. OTHERS	0	0	0	0	0	0	0	0	0
XI. Islamic Banking Products - Investments	133,203	138,490	135,779	131,990	135,086	136,653	137,500	140,463	139,895
a. Government Islamic Securities	84,286	84,023	84,568	84,803	84,629	86,273	93,937	93,773	94,219
1. GOP Ijara Sukuk	80,738	80,562	80,996	80,836	80,662	82,235	89,134	88,969	89,353
a. Variable Rental Rate	41,527	41,562	42,028	75,432	75,312	76,703	64,248	64,230	64,402
b. Fixed Rental Rate	39,212	39,000	38,968	5,404	5,350	5,532	24,886	24,739	24,951
2. Bai Muajjal - Government	59	51	59	51	51	61	51	51	62
3. Islamic Naya Pakistan Certificate	3,488	3,410	3,513	3,915	3,915	3,977	4,753	4,753	4,805
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	25,034	28,177	25,761	22,146	25,416	23,936	20,321	23,449	21,389
1) Diminishing Musharaka Sukuk	6,419	8,727	6,495	6,392	8,712	6,612	5,907	8,437	5,982
2) Ijarah Sukuk	-	-	-	150	150	155	150	150	153
3) Modaraba Sukuk	827	825	834	825	825	836	825	825	838
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	17,788	18,626	18,432	14,779	15,729	16,333	13,439	14,037	14,416
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	88	88	88	88	88	88	88	88	88
h. Other Islamic Mode of Investments	23,796	26,201	25,362	24,953	24,953	26,356	23,153	23,153	24,199
Total	4,520,544	4,598,986	4,512,113	4,393,829	4,513,459	4,404,683	4,900,893	5,029,407	4,891,996

5.1.2 Classification of Investments in Securities and Shares

Domestic Private Banks

(Million Rupees)

Securities / Shares	Jun-22			Sep-22			Dec-22		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	9,457,143	9,684,560	9,536,631	9,417,015	9,651,150	9,545,850	9,228,963	9,494,947	9,368,254
1) Treasury Bills	2,826,021	2,914,660	2,829,315	2,249,407	2,339,490	2,257,942	1,638,210	1,710,863	1,639,515
2) Pakistan Investment Bonds (PIBs)	6,622,279	6,761,057	6,698,318	7,153,655	7,297,551	7,273,901	7,579,088	7,772,420	7,716,821
a. Fixed Rate	2,648,185	2,773,392	2,648,734	2,425,454	2,621,273	2,421,989	2,613,864	2,767,950	2,626,964
b. Floating Rate	3,974,094	3,987,665	4,049,584	4,728,201	4,676,277	4,851,912	4,965,224	5,004,470	5,089,857
3) Others	8,843	8,843	8,999	13,953	14,109	14,007	11,665	11,665	11,917
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	279,770	238,500	286,251	290,069	234,022	290,242	288,056	908,360	290,162
1) Quoted On The Stock Exchange	149,944	102,343	148,546	143,099	88,634	141,831	145,278	1,460,680	137,561
of which:									
Financial Institutions	19,296	13,858	22,220	14,981	12,093	18,472	16,664	11,852	19,603
NFPSEs	15,232	8,652	13,557	15,402	8,522	13,724	16,051	5,172	14,360
Private Sector	78,371	54,429	78,807	76,670	45,793	76,639	75,460	30,351	70,876
2) Unquoted On The Stock Exchange	272,783	273,505	285,448	305,256	288,870	305,288	200,835	187,496	208,468
of which:									
Financial Institutions	14,541	14,925	14,541	15,965	16,184	15,800	14,839	14,928	14,956
NFPSEs	2,065	2,057	2,065	1,288	1,281	1,288	100,159	100,151	107,661
Private Sector	7,310	7,231	7,317	7,477	6,667	7,441	6,826	6,092	6,839
V. DEBENTURES	5	5	5	3	3	3	3	3	3
VI. PARTICIPATION TERM CERTIFICATES	1	1	1	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	4	4	4	4	4	4	4	-	4
VIII. TERM FINANCE CERTIFICATES	58,042	60,257	60,132	59,131	58,273	59,924	63,768	65,638	65,954
IX. MUTUAL FUNDS	17,001	16,865	17,796	13,750	12,556	13,748	13,372	12,164	13,372
X. OTHERS	8,142	8,144	8,522	6,401	6,401	6,961	5,641	5,641	5,879
XI. Islamic Banking Products - Investments	2,648,419	2,640,301	2,698,817	2,733,479	2,732,041	2,857,104	2,946,235	2,833,687	3,026,151
a. Government Islamic Securities	2,176,038	2,171,910	2,197,583	2,259,817	2,262,008	2,327,321	2,482,436	2,488,807	2,522,944
1. GOP Ijara Sukuk	1,960,831	1,957,789	1,977,989	2,186,053	2,185,984	2,248,934	2,402,165	2,406,912	2,437,597
a. Variable Rental Rate	1,603,583	1,600,470	1,620,224	1,819,322	1,818,723	1,873,333	1,912,576	1,916,021	1,938,637
b. Fixed Rental Rate	357,248	357,319	357,765	366,731	367,261	375,602	489,589	490,890	498,959
2. Bai Muajjal - Government	170,009	170,009	173,687	23,225	23,225	27,377	23,738	23,738	28,488
3. Islamic Naya Pakistan Certificate	30,134	27,908	30,842	34,729	34,729	35,199	40,222	40,247	40,548
4. Other	15,065	16,203	15,065	15,811	18,071	15,811	16,312	17,911	16,312
b. Corporate Sukuks	464,781	460,792	493,522	465,780	462,152	521,718	452,143	333,135	491,620
1) Diminishing Musharaka Sukuk	140,076	138,577	143,852	143,097	139,817	148,481	137,454	134,807	140,736
2) Ijarah Sukuk	189,666	187,086	209,062	189,178	188,749	232,754	189,585	73,236	220,275
3) Modaraba Sukuk	8,717	8,717	8,964	8,717	8,717	9,023	8,478	8,478	8,606
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	126,322	126,411	131,644	124,788	124,869	131,460	116,627	116,614	122,002
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	6,572	6,572	6,684	6,353	6,353	6,537	5,935	5,935	6,031
h. Other Islamic Mode of Investments	1,028	1,028	1,028	1,528	1,528	1,528	5,721	5,810	5,557
Total	12,468,528	12,648,638	12,608,160	12,519,854	12,694,451	12,773,836	12,546,042	13,320,440	12,769,779

5.1.3 Classification of Investments in Securities and Shares

Foreign Banks

(Million Rupees)

Securities / Shares	Jun-22			Sep-22			Dec-22		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	655,053	669,290	656,261	800,990	831,407	801,768	774,821	799,376	774,259
1) Treasury Bills	503,602	517,683	503,261	735,004	765,026	735,650	694,438	717,994	693,530
2) Pakistan Investment Bonds (PIBs)	151,451	151,607	153,000	65,985	66,381	66,118	80,383	81,381	80,728
a. Fixed Rate	111,218	112,076	112,767	25,150	26,850	25,283	25,053	26,850	25,398
b. Floating Rate	40,233	39,531	40,233	40,835	39,531	40,835	55,330	54,531	55,330
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:									
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:									
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	-	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	-	-	-	-	-	-	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	-	-	-	-	-	-	-
a. Government Islamic Securities	-	-	-	-	-	-	-	-	-
1. GOP Ijara Sukuk	-	-	-	-	-	-	-	-	-
a. Variable Rental Rate	-	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	-	-	-	-	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	-	-	-
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	655,053	669,290	656,261	800,990	831,407	801,768	774,821	799,376	774,259

5.2 Classification of Investments in

All
As on 31st

Securities / Shares	Less than one month	For 1 month & above but < 3 months	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	Sub Total (A to F)	For 3 years & over but < 4 years	For 4 years & over but < 5 years
	A	B	C	D	E	F	G	H	I
I. Federal Government	1,044,682	1,414,532	1,254,364	2,065,607	668,956	1,917,633	8,365,772	1,967,556	896,306
1) Treasury Bills	971,347	1,049,833	498,720	809,195	342,137	-	3,671,232	-	-
2) Pakistan Investment Bonds (PIBs)	70,009	364,699	755,644	1,256,411	326,818	1,917,633	4,691,215	1,967,556	887,715
a. Fixed Rate	-	39,324	86,522	393,322	186,556	412,771	1,118,495	454,029	452,301
b. Floating Rate	70,009	325,376	669,122	863,089	140,262	1,504,862	3,572,720	1,513,527	435,414
3) Others	3,326	-	-	-	-	-	3,326	-	8,591
II. Provincial Government	0	-	-	-	-	-	0	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	42,618	260	1,141	46	-	-	44,064	-	-
1) Quoted On The Stock Exchange	46,239	260	0	33	-	-	46,531	-	-
Financial Institutions	5,931	-	-	-	-	-	5,931	-	-
NFPSEs	21,987	260	0	4	-	-	22,250	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	8,116	-	1,291	54	-	-	9,461	-	-
Financial Institutions	175	-	991	-	-	-	1,166	-	-
NFPSEs	2,788	-	-	1	-	-	2,790	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	3	-	-	-	-	-	3	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	0	-	-
VII. CERTIFICATE OF INVESTMENTS	4	-	-	1	-	-	5	-	-
VIII. TERM FINANCE CERTIFICATES	3,356	602	9	13,347	2,504	2,395	22,214	6,112	5,208
IX. MUTUAL FUNDS	7,719	-	-	1	-	-	7,720	-	-
X. OTHERS	0	-	-	-	-	-	0	-	-
XI. Islamic Banking Products - Investments	26,606	-	4,528	4,851	115,334	146,104	297,423	167,275	73,839
a. Government Islamic Securities	26,221	-	62	4,805	113,492	129,717	274,296	152,386	68,074
1) GOP Ijara Sukuk	-	-	-	-	113,492	129,717	243,209	123,899	57,917
a. Variable Rental Rate	-	-	-	-	-	81,717	81,717	95,675	40,497
b. Fixed Rental Rate	-	-	-	-	113,492	48,000	161,492	28,224	17,420
2) Bai Muajjal - Government	-	-	62	-	-	-	62	28,488	-
3) Islamic Naya Pakistan Certificate	26,221	-	-	4,805	-	-	31,026	-	-
4) Other	-	-	-	-	-	-	-	-	10,157
b. Corporate Sukuks	314	-	362	46	1,842	16,388	18,952	6,180	5,765
1) Diminishing Musharaka Sukuk	-	-	-	-	315	4,353	4,669	3,542	504
2) Ijarah Sukuk	-	-	-	-	-	8,863	8,863	-	-
3) Modaraba Sukuk	-	-	-	-	-	2,470	2,470	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	314	-	362	46	1,527	701	2,950	2,639	5,261
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	70	-	4,104	-	-	-	4,174	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	8,708	-
Total	1,124,988	1,415,394	1,260,041	2,083,853	786,794	2,066,133	8,737,203	2,140,943	975,353

Note: Investment shown in this table is based on market value.

*It includes investments with no maturity e.g. shares.

Securities/Shares and Term to Maturity

Banks

December, 2022

(Million Rupees)

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Sub Total (H to Q)	Total Investment
J	K	L	M	N	O	P	Q		
1,954,815	714,556	847,712	28,946	6,472	-	-	-	6,416,363	14,782,136
-	-	-	-	-	-	-	-	-	3,671,232
1,954,815	714,556	847,712	28,946	6,472	-	-	-	6,407,772	11,098,987
684,404	255,107	349,936	28,946	6,472	-	-	-	2,231,196	3,349,690
1,270,411	459,449	497,776	-	-	-	-	-	4,176,577	7,749,297
-	-	-	-	-	-	-	-	8,591	11,917
-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-	-
306	1,825	90,130	-	59,588	-	32,505	141,352	325,706	369,770
-	10	11,227	-	59,300	-	6,269	110,054	186,860	233,391
-	-	1,556	-	5,090	-	340	10,768	17,753	23,684
-	10	6,686	-	34,851	-	4,075	49,707	95,329	117,579
-	-	-	-	-	-	-	-	-	-
606	2,742	160,617	-	12,410	-	54,223	67,647	298,244	307,705
-	-	48	-	2,414	-	-	38,858	41,320	42,486
6	888	126	-	5,111	-	103	5,670	11,904	14,694
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-	5
10,634	22,300	12,714	5,385	-	2,105	4,564	7,515	76,537	98,750
-	-	1,797	-	-	-	483	3,444	5,724	13,444
276	496	2,699	2,408	-	-	-	-	5,879	5,879
2,116,167	233,304	245,549	10,475	1,573	1,003	13,251	6,186	2,868,623	3,166,046
2,100,351	2,215	2,936	177	-	-	12,846	3,882	2,342,867	2,617,163
2,097,867	-	-	177	-	-	-	3,882	2,283,741	2,526,950
1,781,091	-	-	177	-	-	-	3,882	1,921,322	2,003,039
316,776	-	-	-	-	-	-	-	362,419	523,911
-	-	-	-	-	-	-	-	28,488	28,549
1,480	-	-	-	-	-	12,846	-	14,326	45,352
1,003	2,215	2,936	-	-	-	-	-	16,312	16,312
11,546	224,836	234,588	7,377	1,485	1,003	405	870	494,056	513,008
4,553	28,612	97,325	7,227	-	-	101	186	142,049	146,718
396	142,274	68,895	-	-	-	-	-	211,565	220,428
2,066	2,400	1,724	151	-	-	-	633	6,974	9,444
-	-	-	-	-	-	-	-	-	-
4,531	51,551	66,644	-	1,485	1,003	304	51	133,468	136,419
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
415	-	1,441	-	88	-	-	-	1,944	6,119
3,855	6,252	6,584	2,922	-	-	-	1,434	29,756	29,756
4,082,198	972,481	1,200,601	47,215	67,633	3,108	50,803	158,497	9,698,832	18,436,034

5.2.1 Classification of Investments in

Public Sector

As on 31st

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	Sub Total (A to F)	For 3 years & over but < 4 years	For 4 years & over but < 5 years
	A	B	C	D	E	F	G	H	I
I. Federal Government	839,449	791,027	617,605	749,371	115,708	212,089	3,325,249	608,848	174,074
1) Treasury Bills	769,440	426,327	466	33,002	108,951	-	1,338,186	-	-
2) Pakistan Investment Bonds (PIBs)	70,009	364,699	617,139	716,370	6,757	212,089	1,987,063	608,848	174,074
a. Fixed Rate	-	39,324	86,522	62,917	6,757	25,153	220,673	204,247	9,774
b. Floating Rate	70,009	325,376	530,617	653,452	-	186,936	1,766,390	404,601	164,300
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	15,732	260	-	46	-	-	16,037	-	-
1) Quoted On The Stock Exchange	14,512	260	-	33	-	-	14,804	-	-
Financial Institutions	2,211	-	-	-	-	-	2,211	-	-
NFPSEs	9,052	260	-	4	-	-	9,315	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	3,021	-	-	54	-	-	3,075	-	-
Financial Institutions	25	-	-	-	-	-	25	-	-
NFPSEs	2,642	-	-	1	-	-	2,643	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	1	-	-	1	-	-
VIII. TERM FINANCE CERTIFICATES	2,664	602	-	325	257	1,174	5,023	1,690	2,404
IX. MUTUAL FUNDS	71	-	-	1	-	-	73	-	-
X. OTHERS	0	-	-	-	-	-	0	-	-
XI. Islamic Banking Products - Investments	281	-	62	4,805	-	822	5,969	9,487	474
a. Government Islamic Securities	-	-	62	4,805	-	320	5,186	-	307
1) GOP Ijara Sukuk	-	-	-	-	-	320	320	-	307
a. Variable Rental Rate	-	-	-	-	-	-	-	-	307
b. Fixed Rental Rate	-	-	-	-	-	320	320	-	-
2) Bai Muajjal - Government	-	-	62	-	-	-	62	-	-
3) Islamic Naya Pakistan Certificate	-	-	-	4,805	-	-	4,805	-	-
4) Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	281	-	-	-	-	501	782	778	167
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	266	167
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	501	501	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	281	-	-	-	-	-	281	512	-
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	8,708	-
Total	858,198	791,888	617,667	754,549	115,966	214,084	3,352,351	620,024	176,952

Note: Investment shown in this table is based on market value.

*It includes investments with no maturity e.g. shares.

Securities/Shares and Term to Maturity

Banks

December, 2022

(Million Rupees)

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Sub Total (H to Q)	Total Investment
J	K	L	M	N	O	P	Q		
323,545	48,794	152,755	-	6,358	-	-	-	1,314,374	4,639,623
-	-	-	-	-	-	-	-	-	1,338,186
323,545	48,794	152,755	-	6,358	-	-	-	1,314,374	3,301,437
88,778	21,083	146,415	-	6,358	-	-	-	476,655	697,328
234,768	27,711	6,341	-	-	-	-	-	837,720	2,604,109
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	10	-	-	59,588	-	2,627	1,345	63,570	79,608
-	10	-	-	59,300	-	2,527	1,587	63,424	78,228
-	-	-	-	5,090	-	-	22	5,112	7,323
-	10	-	-	34,851	-	2,527	-	37,388	46,703
-	-	-	-	-	-	-	-	-	-
-	-	-	-	12,410	-	100	541	13,051	16,126
-	-	-	-	2,414	-	-	541	2,955	2,980
-	-	-	-	5,111	-	100	-	5,211	7,855
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	1
4,540	5,428	8,692	-	-	-	166	4,853	27,774	32,797
-	-	-	-	-	-	-	-	-	73
-	-	-	-	-	-	-	-	-	0
89,739	5,444	22,526	3,249	1,573	-	-	1,434	133,927	139,895
88,549	-	-	177	-	-	-	-	89,033	94,219
88,549	-	-	177	-	-	-	-	89,033	89,353
63,918	-	-	177	-	-	-	-	64,402	64,402
24,631	-	-	-	-	-	-	-	24,631	24,951
-	-	-	-	-	-	-	-	-	62
-	-	-	-	-	-	-	-	-	4,805
-	-	-	-	-	-	-	-	-	-
493	1,591	15,942	151	1,485	-	-	-	20,606	21,389
75	496	4,978	-	-	-	-	-	5,982	5,982
-	-	153	-	-	-	-	-	153	153
-	186	-	151	-	-	-	-	336	838
-	-	-	-	-	-	-	-	-	-
418	909	10,812	-	1,485	-	-	-	14,136	14,416
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	88	-	-	-	88	88
697	3,853	6,584	2,922	-	-	-	1,434	24,199	24,199
417,825	59,676	183,973	3,249	67,519	-	2,793	7,633	1,539,645	4,891,996

5.2.2 Classification of Investments in
Domestic Private
As on 31st

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	Sub Total (A to F)	For 3 years & over but < 4 years	For 4 years & over but < 5 years
	A	B	C	D	E	F	G	H	I
I. Federal Government	205,233	510,733	336,332	1,107,121	466,764	1,700,890	4,327,073	1,297,900	722,233
1) Treasury Bills	201,906	510,733	213,093	567,080	146,703	-	1,639,515	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	123,239	540,042	320,061	1,700,890	2,684,232	1,297,900	713,641
a. Fixed Rate	-	-	-	330,405	179,799	382,964	893,167	229,039	442,527
b. Floating Rate	-	-	123,239	209,637	140,262	1,317,926	1,791,064	1,068,862	271,114
3) Others	3,326	-	-	-	-	-	3,326	-	8,591
II. Provincial Government	0	-	-	-	-	-	0	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	26,886	-	1,141	-	-	-	28,027	-	-
1) Quoted On The Stock Exchange	31,727	-	0	-	-	-	31,727	-	-
Financial Institutions	3,720	-	-	-	-	-	3,720	-	-
NFPSEs	12,935	-	0	-	-	-	12,935	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	5,095	-	1,291	-	-	-	6,386	-	-
Financial Institutions	150	-	991	-	-	-	1,141	-	-
NFPSEs	146	-	-	-	-	-	146	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	3	-	-	-	-	-	3	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	0	-	-
VII. CERTIFICATE OF INVESTMENTS	4	-	-	-	-	-	4	-	-
VIII. TERM FINANCE CERTIFICATES	692	-	9	13,022	2,247	1,221	17,191	4,422	2,804
IX. MUTUAL FUNDS	7,647	-	-	-	-	-	7,647	-	-
X. OTHERS	-	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	26,325	-	4,467	46	115,334	145,283	291,455	157,788	73,365
a. Government Islamic Securities	26,221	-	-	-	113,492	129,397	269,110	152,386	67,767
1) GOP Ijara Sukuk	-	-	-	-	113,492	129,397	242,889	123,899	57,610
a. Variable Rental Rate	-	-	-	-	-	81,717	81,717	95,675	40,190
b. Fixed Rental Rate	-	-	-	-	113,492	47,679	161,171	28,224	17,420
2) Bai Muajjal - Government	-	-	-	-	-	-	-	28,488	-
3) Islamic Naya Pakistan Certificate	26,221	-	-	-	-	-	26,221	-	-
4) Other	-	-	-	-	-	-	-	-	10,157
b. Corporate Sukuks	33	-	362	46	1,842	15,886	18,170	5,402	5,598
1) Diminishing Musharaka Sukuk	-	-	-	-	315	4,353	4,669	3,276	337
2) Ijarah Sukuk	-	-	-	-	-	8,863	8,863	-	-
3) Modaraba Sukuk	-	-	-	-	-	1,969	1,969	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	33	-	362	46	1,527	701	2,669	2,127	5,261
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	70	-	4,104	-	-	-	4,174	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	266,791	510,733	341,949	1,120,190	584,345	1,847,394	4,671,401	1,460,111	798,401

Note: Investment shown in this table is based on market value.

*It includes investments with no maturity e.g. shares.

Securities/Shares and Term to Maturity

Banks

December, 2022

(Million Rupees)

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Sub Total (H to Q)	Total Investment
J	K	L	M	N	O	P	Q		
1,631,269	665,762	694,956	28,946	114	-	-	-	5,041,181	9,368,254
-	-	-	-	-	-	-	-	-	1,639,515
1,631,269	665,762	694,956	28,946	114	-	-	-	5,032,590	7,716,821
595,626	234,024	203,521	28,946	114	-	-	-	1,733,797	2,626,964
1,035,644	431,738	491,435	-	-	-	-	-	3,298,793	5,089,857
-	-	-	-	-	-	-	-	8,591	11,917
-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-	-
306	1,815	90,130	-	-	-	29,878	140,007	262,135	290,162
-	-	11,227	-	-	-	3,741	108,468	123,436	155,163
-	-	1,556	-	-	-	340	10,745	12,641	16,361
-	-	6,686	-	-	-	1,548	49,707	57,941	70,876
-	-	-	-	-	-	-	-	-	-
606	2,742	160,617	-	-	-	54,123	67,106	285,194	291,579
-	-	48	-	-	-	-	38,317	38,365	39,506
6	888	126	-	-	-	3	5,670	6,693	6,839
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-	4
6,094	16,872	4,022	5,385	-	2,105	4,398	2,662	48,763	65,954
-	-	1,797	-	-	-	483	3,444	5,724	13,372
276	496	2,699	2,408	-	-	-	-	5,879	5,879
2,026,428	227,859	223,023	7,227	-	1,003	13,251	4,752	2,734,696	3,026,151
2,011,802	2,215	2,936	-	-	-	12,846	3,882	2,253,834	2,522,944
2,009,318	-	-	-	-	-	-	3,882	2,194,708	2,437,597
1,717,173	-	-	-	-	-	-	3,882	1,856,920	1,938,637
292,145	-	-	-	-	-	-	-	337,788	498,959
-	-	-	-	-	-	-	-	28,488	28,488
1,480	-	-	-	-	-	12,846	-	14,326	40,548
1,003	2,215	2,936	-	-	-	-	-	16,312	16,312
11,053	223,245	218,646	7,227	-	1,003	405	870	473,450	491,620
4,478	28,116	92,348	7,227	-	-	101	186	136,067	140,736
396	142,274	68,742	-	-	-	-	-	211,412	220,275
2,066	2,214	1,724	-	-	-	-	633	6,637	8,606
-	-	-	-	-	-	-	-	-	-
4,113	50,642	55,832	-	-	1,003	304	51	119,333	122,002
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
415	-	1,441	-	-	-	-	-	1,856	6,031
3,158	2,399	-	-	-	-	-	-	5,557	5,557
3,664,373	912,804	1,016,628	43,966	114	3,108	48,010	150,864	8,098,378	12,769,779

5.2.3 Classification of Investments in

Foreign
As on 31st

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	Sub Total (A to F)	For 3 years & over but < 4 years	For 4 years & over but < 5 years
	A	B	C	D	E	F	G	H	I
I. Federal Government	-	112,772	300,426	209,114	86,483	4,654	713,450	60,808	-
1) Treasury Bills	-	112,772	285,161	209,114	86,483	-	693,530	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	15,266	-	-	4,654	19,920	60,808	-
a. Fixed Rate	-	-	-	-	-	4,654	4,654	20,744	-
b. Floating Rate	-	-	15,266	-	-	-	15,266	40,064	-
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	-	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	-	-	-	-	-	-	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	-	-	-	-	-	-	-
a. Government Islamic Securities	-	-	-	-	-	-	-	-	-
1) GOP Ijara Sukuk	-	-	-	-	-	-	-	-	-
a. Variable Rental Rate	-	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-	-
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4) Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	-	-	-	-	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	-	-	-
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	-	112,772	300,426	209,114	86,483	4,654	713,450	60,808	-

Note: Investment shown in this table is based on market value.

*It includes investments with no maturity e.g. shares.

December, 2022

(Million Rupees)

[illegible]

Regional Advances & Deposits

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

Provinces/Regions	Category	(Billion Rupees)								
		Jun-22			Sep-22			Dec-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	30.18	577.26	607.45	33.18	600.23	633.41	32.62	600.51	633.13
	Govt.	79.80	3,206.37	3,286.17	86.15	3,164.90	3,251.05	84.63	3,475.72	3,560.35
	NFPSEs	11.95	1,391.85	1,403.80	12.48	1,513.76	1,526.25	9.53	1,106.24	1,115.76
	NBFCs & Fin Aux.	2.42	1,051.52	1,053.94	1.64	902.46	904.09	1.75	757.68	759.44
	Private Sector	349.59	4,552.87	4,902.45	357.15	4,416.83	4,773.98	285.85	4,527.52	4,813.37
	Trust Fund	13.41	549.11	562.51	8.43	564.25	572.69	7.81	584.37	592.18
	Personal	1,600.10	8,490.92	10,091.01	1,614.37	8,755.52	10,369.89	1,618.05	8,894.13	10,512.18
	Others	9.95	56.09	66.04	7.63	47.86	55.49	5.26	50.00	55.26
	Total	2,097.40	19,875.98	21,973.38	2,121.03	19,965.81	22,086.84	2,045.50	19,996.17	22,041.66
Punjab	Foreign	23.56	205.75	229.30	25.26	223.59	248.84	24.67	215.25	239.92
	Govt.	19.93	1,391.04	1,410.97	21.77	1,359.74	1,381.51	22.52	1,341.07	1,363.58
	NFPSEs	4.43	562.05	566.48	3.35	597.09	600.44	2.81	613.60	616.41
	NBFCs & Fin Aux.	0.32	77.23	77.55	0.29	102.36	102.65	0.35	130.94	131.30
	Private Sector	198.24	1,856.81	2,055.05	207.97	1,821.22	2,029.20	166.55	1,757.06	1,923.61
	Trust Fund	7.80	200.67	208.47	4.83	187.39	192.22	3.83	217.90	221.74
	Personal	887.15	4,235.51	5,122.66	904.31	4,410.46	5,314.77	924.70	4,463.11	5,387.81
	Others	1.26	11.69	12.95	1.52	12.22	13.74	0.87	11.13	12.00
	Total	1,142.70	8,540.74	9,683.45	1,169.31	8,714.06	9,883.37	1,146.31	8,750.06	9,896.37
Sindh	Foreign	0.35	274.27	274.62	1.17	277.06	278.23	1.52	288.35	289.87
	Govt.	11.23	504.86	516.09	11.50	491.40	502.90	10.90	767.52	778.42
	NFPSEs	5.41	454.31	459.72	5.49	487.06	492.55	4.85	229.95	234.80
	NBFCs & Fin Aux.	0.01	932.71	932.72	0.01	762.88	762.89	0.01	534.90	534.92
	Private Sector	62.82	1,839.73	1,902.56	67.80	1,814.77	1,882.57	55.95	2,054.18	2,110.13
	Trust Fund	1.28	253.03	254.31	1.27	267.08	268.35	1.38	259.80	261.18
	Personal	139.63	2,533.52	2,673.15	139.57	2,547.02	2,686.60	135.77	2,707.76	2,843.53
	Others	0.08	7.85	7.93	0.10	9.16	9.26	0.02	10.29	10.30
	Total	220.80	6,800.28	7,021.09	226.91	6,656.42	6,883.33	210.39	6,852.74	7,063.14
Khyber Pakhtunkhwa	Foreign	3.08	14.30	17.39	3.31	14.96	18.27	3.07	16.52	19.58
	Govt.	18.37	353.17	371.54	19.58	340.45	360.03	20.33	324.03	344.35
	NFPSEs	0.50	42.26	42.77	0.67	36.51	37.18	0.73	27.02	27.75
	NBFCs & Fin Aux.	0.04	2.01	2.05	0.02	2.12	2.15	0.04	50.02	50.06
	Private Sector	45.68	150.80	196.48	45.57	146.94	192.50	38.01	123.81	161.82
	Trust Fund	2.42	13.01	15.44	1.22	15.75	16.97	1.39	14.19	15.58
	Personal	302.42	663.34	965.76	296.19	622.86	919.05	294.38	640.72	935.10
	Others	2.43	19.74	22.17	2.00	18.86	20.86	2.16	21.18	23.35
	Total	374.95	1,258.64	1,633.59	368.56	1,198.45	1,567.02	360.10	1,217.49	1,577.59

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

		(Billion Rupees)								
Provinces/Regions	Category	Jun-22			Sep-22			Dec-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	0.03	1.03	1.06	0.03	1.23	1.25	0.03	1.41	1.43
	Govt.	16.80	128.48	145.28	16.24	129.02	145.26	19.00	125.61	144.61
	NFPSEs	0.68	18.96	19.64	0.48	20.02	20.50	0.57	17.95	18.52
	NBFCs & Fin Aux.	-	0.21	0.21	-	1.10	1.10	-	1.45	1.45
	Private Sector	20.33	75.25	95.58	13.32	64.11	77.44	12.46	60.91	73.37
	Trust Fund	0.10	5.41	5.51	0.14	4.96	5.10	0.13	4.72	4.84
	Personal	57.02	162.25	219.28	58.69	131.20	189.89	48.63	165.24	213.87
	Others	5.93	1.41	7.34	3.86	0.60	4.46	2.07	0.64	2.71
	Total	100.89	393.00	493.89	92.77	352.24	445.00	82.88	377.93	460.81
Islamabad	Foreign	0.17	73.98	74.15	0.16	73.23	73.39	0.14	70.48	70.62
	Govt.	2.73	790.47	793.20	2.88	806.82	809.70	3.12	882.36	885.48
	NFPSEs	0.30	304.18	304.48	0.28	352.28	352.56	0.35	213.43	213.78
	NBFCs & Fin Aux.	-	27.85	27.85	-	23.96	23.96	-	29.22	29.22
	Private Sector	2.43	593.05	595.48	2.49	534.25	536.74	1.99	505.15	507.13
	Trust Fund	0.47	74.73	75.20	0.41	87.03	87.44	0.58	86.09	86.67
	Personal	17.95	663.06	681.02	18.12	805.29	823.41	17.17	683.02	700.19
	Others	0.23	15.31	15.54	0.09	7.01	7.10	0.12	6.72	6.84
	Total	24.29	2,542.64	2,566.92	24.42	2,689.88	2,714.30	23.46	2,476.46	2,499.92
Gilgit-Baltistan	Foreign	0.07	0.25	0.33	0.15	1.25	1.40	0.29	0.23	0.52
	Govt.	8.48	14.25	22.73	8.54	14.28	22.82	7.73	13.02	20.75
	NFPSEs	0.14	6.57	6.71	0.05	5.30	5.35	0.21	4.00	4.20
	NBFCs & Fin Aux.	1.99	5.45	7.45	1.29	4.34	5.62	1.29	4.91	6.20
	Private Sector	5.18	6.13	11.32	3.67	5.33	9.00	4.03	5.64	9.67
	Trust Fund	0.45	0.44	0.90	0.39	0.48	0.86	0.41	0.45	0.86
	Personal	16.44	27.60	44.04	17.18	28.31	45.49	17.21	27.52	44.73
	Others	0.02	0.08	0.09	0.05	0.00	0.06	0.02	0.01	0.03
	Total	32.77	60.79	93.56	31.32	59.28	90.60	31.19	55.78	86.97
AJK	Foreign	2.93	7.68	10.61	3.10	8.92	12.02	2.91	8.27	11.18
	Govt.	2.26	24.10	26.36	5.63	23.20	28.83	1.05	22.11	23.16
	NFPSEs	0.49	3.51	4.00	2.16	15.50	17.66	0.01	0.29	0.30
	NBFCs & Fin Aux.	0.05	6.06	6.11	0.03	5.70	5.73	0.06	6.23	6.29
	Private Sector	14.90	31.09	45.99	16.34	30.20	46.54	6.86	20.77	27.63
	Trust Fund	0.88	1.81	2.68	0.18	1.56	1.74	0.08	1.23	1.32
	Personal	179.48	205.63	385.12	180.30	210.38	390.68	180.19	206.77	386.96
	Others	0.00	0.01	0.01	0.00	0.02	0.02	0.00	0.02	0.03
	Total	201.00	279.89	480.89	207.74	295.48	503.22	191.16	265.70	456.86

Notes:

Outstanding Deposits show position of deposits held by banks at the end of the period.

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

		(Billion Rupees)								
Provinces/Regions	Category	Jun-22			Sep-22			Dec-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	4.20	4.20	-	0.01	0.01	-	0.01	0.01
	Govt.	0.32	1,200.63	1,200.96	0.35	1,195.07	1,195.42	30.64	1,182.32	1,212.96
	NFPSEs	-	1,182.31	1,182.31	19.69	1,295.42	1,315.12	-	1,350.36	1,350.36
	NBFCs & Fin Aux.	0.02	182.63	182.65	0.27	170.49	170.76	0.02	514.25	514.27
	Private Sector	283.33	6,468.64	6,751.97	234.82	6,614.26	6,849.07	243.28	7,080.97	7,324.26
	Trust Fund	-	15.53	15.53	-	13.57	13.57	-	16.34	16.34
	Personal	77.07	1,046.33	1,123.40	89.30	1,040.18	1,129.47	144.12	998.57	1,142.68
	Others	1.42	1.43	2.86	0.29	2.29	2.58	0.32	2.84	3.16
	Total	362.16	10,101.71	10,463.87	344.71	10,331.29	10,676.00	418.37	11,145.66	11,564.03
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	847.22	847.22	-	805.77	805.77	-	751.55	751.55
	NFPSEs	-	352.32	352.32	-	344.44	344.44	-	394.53	394.53
	NBFCs & Fin Aux.	-	39.27	39.27	0.25	29.68	29.93	-	29.28	29.28
	Private Sector	202.10	2,845.71	3,047.82	170.90	2,898.49	3,069.39	185.12	3,099.48	3,284.60
	Trust Fund	-	5.48	5.48	-	4.00	4.00	-	4.85	4.85
	Personal	41.42	322.21	363.63	50.22	352.97	403.20	11.13	386.45	397.58
	Others	0.00	0.30	0.30	0.04	0.33	0.37	0.07	0.48	0.55
	Total	243.53	4,412.51	4,656.04	221.41	4,435.68	4,657.10	196.32	4,666.61	4,862.93
Sindh	Foreign	-	3.43	3.43	-	-	-	-	-	-
	Govt.	0.32	292.86	293.18	0.35	329.26	329.61	30.64	379.80	410.44
	NFPSEs	-	524.60	524.60	-	646.70	646.70	-	625.26	625.26
	NBFCs & Fin Aux.	0.02	111.28	111.30	0.02	112.61	112.62	0.02	324.85	324.87
	Private Sector	61.63	2,938.71	3,000.35	48.97	3,001.24	3,050.21	39.02	3,023.87	3,062.89
	Trust Fund	-	3.96	3.96	-	4.31	4.31	-	5.40	5.40
	Personal	18.28	651.50	669.77	25.87	611.89	637.76	4.05	507.51	511.56
	Others	1.12	1.13	2.25	-	1.95	1.95	-	2.36	2.36
	Total	81.37	4,527.48	4,608.85	75.21	4,707.96	4,783.17	73.72	4,869.05	4,942.78
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.00	0.00	-	0.00	0.00	-	21.05	21.05
	NFPSEs	-	22.77	22.77	-	21.77	21.77	-	61.13	61.13
	NBFCs & Fin Aux.	-	0.06	0.06	-	0.06	0.06	-	0.26	0.26
	Private Sector	10.46	51.58	62.03	10.19	54.55	64.74	12.51	226.76	239.27
	Trust Fund	-	0.31	0.31	-	0.30	0.30	-	0.27	0.27
	Personal	6.52	25.04	31.57	4.99	22.61	27.61	127.46	56.60	184.06
	Others	-	-	-	-	-	-	-	-	-
	Total	16.98	99.76	116.74	15.18	99.30	114.48	139.97	366.06	506.03

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

Provinces/Regions	Category	(Billion Rupees)								
		Jun-22			Sep-22			Dec-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	2.60	2.60	-	1.96	1.96	-	1.94	1.94
	NFPSEs	-	-	-	19.69	-	19.69	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3.76	5.55	9.31	1.55	4.60	6.15	3.28	5.30	8.58
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	6.66	1.83	8.49	2.57	6.66	9.23	0.61	2.34	2.95
	Others	0.30	-	0.30	0.25	-	0.25	0.25	-	0.25
	Total	10.72	9.98	20.71	24.06	13.22	37.28	4.14	9.58	13.72
Islamabad	Foreign	-	0.77	0.77	-	0.01	0.01	-	0.01	0.01
	Govt.	-	57.94	57.94	-	58.08	58.08	-	27.99	27.99
	NFPSEs	-	282.62	282.62	-	282.51	282.51	-	269.45	269.45
	NBFCs & Fin Aux.	-	32.02	32.02	-	28.14	28.14	-	159.86	159.86
	Private Sector	0.41	603.92	604.33	0.22	633.48	633.70	0.24	699.41	699.65
	Trust Fund	-	5.78	5.78	-	4.96	4.96	-	5.83	5.83
	Personal	0.27	39.11	39.38	0.20	38.80	39.00	0.20	43.71	43.91
	Others	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00
	Total	0.68	1,022.17	1,022.85	0.41	1,045.99	1,046.41	0.44	1,206.25	1,206.69
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2.11	1.67	3.78	2.13	1.65	3.78	2.24	4.01	6.26
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.23	0.54	0.77	0.27	0.56	0.83	0.28	0.84	1.12
	Others	-	-	-	-	-	-	-	-	-
	Total	2.34	2.21	4.55	2.40	2.21	4.61	2.52	4.85	7.37
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2.85	21.49	24.34	0.86	20.24	21.11	0.87	22.13	23.00
	Trust Fund	-	0.00	0.00	-	0.00	0.00	-	-	-
	Personal	3.68	6.11	9.78	5.17	6.68	11.85	0.39	1.12	1.50
	Others	-	-	-	-	-	-	-	-	-
	Total	6.53	27.60	34.13	6.03	26.93	32.96	1.26	23.25	24.50

Notes:

"Outstanding Advances" means the advances recoverable at the end of the period. Advances does not include interbank placements and inland/foreign import bills.

Regional Statistics on Disbursement and Utilization of Advances of Scheduled Banks

7.1 Province/Region-wise Disbursement & Utilization

(Billion Rs.)

Period	Province/ Region	Total Disbursement		Utilization in Same Region		Utilized in Other Regions		Disbursed from Other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
		Amount	%age	Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	%age	
Jul-Dec 2022 ^P	Punjab	8,594.54	36.28	8,359.93	97.27	234.61	2.73	692.81	9,052.74	38.21	105.33
	Sindh	12,852.85	54.25	12,161.49	94.62	691.36	5.38	220.10	12,381.59	52.26	96.33
	KPK	117.09	0.49	109.70	93.68	7.39	6.32	162.76	272.46	1.15	232.69
	Balochistan	17.87	0.08	17.47	97.74	0.40	2.26	179.08	196.55	0.83	1,099.75
	Islamabad	2,083.02	8.79	1,614.36	77.50	468.66	22.50	137.28	1,751.64	7.39	84.09
	FATA	0.64	..	0.55	85.31	0.09	14.69	0.11	0.66	..	102.40
	Gilgit-Baltistan	7.64	0.03	7.55	98.72	0.10	1.28	1.32	8.86	0.04	115.96
	AJK	18.43	0.08	18.41	99.89	0.02	0.11	9.18	27.59	0.12	149.71
Total		23,692.09	100.00	22,289.45	94.08	1,402.64	5.92	1,402.64	23,692.09	100.00	
Jan-Jun 2022 ^R	Punjab	8,609.72	39.49	8,319.52	96.63	290.19	3.37	864.27	9,183.79	42.12	106.67
	Sindh	11,187.72	51.31	10,423.73	93.17	763.99	6.83	268.06	10,691.79	49.04	95.57
	KPK	121.73	0.56	113.21	93.00	8.52	7.00	105.07	218.28	1.00	179.31
	Balochistan	17.21	0.08	16.93	98.38	0.28	1.62	120.41	137.34	0.63	798.07
	Islamabad	1,840.83	8.44	1,469.13	79.81	371.70	20.19	67.74	1,536.87	7.05	83.49
	FATA	0.44	..	0.35	79.60	0.09	20.40	0.04	0.39	..	87.78
	Gilgit-Baltistan	6.97	0.03	6.86	98.55	0.10	1.45	0.82	7.69	0.04	110.34
	AJK	19.70	0.09	19.63	99.68	0.06	0.32	8.54	28.17	0.13	143.04
Total		21,804.31	100.00	20,369.37	93.42	1,434.94	6.58	1,434.94	21,804.31	100.00	
Jul-Dec 2021	Punjab	6,931.94	35.80	6,681.41	96.39	250.53	3.61	597.57	7,278.98	37.59	105.01
	Sindh	10,759.16	55.57	10,211.73	94.91	547.44	5.09	193.77	10,405.50	53.74	96.71
	KPK	116.15	0.60	101.31	87.23	14.84	12.77	81.69	183.00	0.95	157.56
	Balochistan	27.36	0.14	25.21	92.16	2.14	7.84	86.00	111.22	0.57	406.55
	Islamabad	1,501.76	7.76	1,194.50	79.54	307.25	20.46	157.86	1,352.36	6.98	90.05
	FATA	0.55	..	0.47	86.07	0.08	13.93	2.82	3.29	0.02	597.70
	Gilgit-Baltistan	7.46	0.04	7.09	94.95	0.38	5.05	0.07	7.15	0.04	95.83
	AJK	17.66	0.09	17.58	99.54	0.08	0.46	2.96	20.55	0.11	116.32
Total		19,362.04	100.00	18,239.31	94.20	1,122.74	5.80	1,122.74	19,362.04	100.00	

Notes:

1. Totals may differ due to rounding off.
2. - : Value is zero, .. : Amount is less than 5.0 million.
3. P: Data is provisional and may subject to revise in next release of same data.
4. R: Data have been revised.

“Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 30th Jun & 1st Jul - 31st Dec either in Pak Rupee or in foreign currency against loans. It also includes loans re-priced, renewed or rolled over during the period. In case of running finance, the disbursed amount means total amount availed by the borrower during the period.”

“Place of Disbursements” refers to the place from where the funds are being issued by scheduled banks to the borrowers.

“Place of Utilization” refers to the place where the funds are being utilized by borrower.

7.2 Province/Region-wise Advances by place of Disbursement & Utilization

(Billion Rs.)

Place of Disbursement	Place of Utilization	Jul-Dec 2022 ^P		Jan-Jun 2022 ^R		Jul-Dec 2021	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	8,359.93	97.27	8,319.52	96.63	6,681.41	96.39
	Sindh	166.27	1.93	227.92	2.65	102.99	1.49
	KPK	22.63	0.26	17.01	0.20	8.51	0.12
	Balochistan	0.24	..	0.43	0.00	0.70	0.01
	Islamabad	37.46	0.44	38.07	0.44	136.12	1.96
	FATA	0.05	..	..	..	..	..
	Gilgit-Baltistan	0.15	..	0.05	..	0.05	..
	AJK	7.81	0.09	6.70	0.08	2.16	0.03
Punjab Total		8,594.54	100.00	8,609.72	100.00	6,931.94	100.00
Sindh	Punjab	319.13	2.48	565.47	5.05	400.17	3.72
	Sindh	12,161.49	94.62	10,423.73	93.17	10,211.73	94.91
	KPK	97.44	0.76	50.78	0.45	40.73	0.38
	Balochistan	178.35	1.39	119.60	1.07	84.91	0.79
	Islamabad	94.03	0.73	25.91	0.23	18.28	0.17
	FATA	..	..	..	..	2.80	0.03
	Gilgit-Baltistan	1.13	0.01	0.75	0.01	..	..
	AJK	1.28	0.01	1.47	0.01	0.55	0.01
Sindh Total		12,852.85	100.00	11,187.72	100.00	10,759.16	100.00
KPK	Punjab	0.16	0.13	3.20	2.63	10.56	9.09
	Sindh	1.44	1.23	1.62	1.33	1.10	0.95
	KPK	109.70	93.68	113.21	93.00	101.31	87.23
	Balochistan	..	..	-	-	..	..
	Islamabad	5.71	4.87	3.63	2.98	3.03	2.61
	FATA	0.05	0.04	..	..	0.01	0.01
	Gilgit-Baltistan	-	-	..	..	-	-
	AJK	0.04	0.037	0.06	0.05	0.13	0.11
KPK Total		117.09	100.00	121.73	100.00	116.15	100.00
Balochistan	Punjab	0.01	0.08	..	0.01	-	-
	Sindh	0.39	2.18	0.28	1.61	2.14	7.84
	KPK	-	-	..	..	-	-
	Balochistan	17.47	97.74	16.93	98.38	25.21	92.16
	Islamabad	-	-	-	-	-	-
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	..	..	-	-	-	-
Balochistan Total		17.87	100.00	17.21	100.00	27.36	100.00
Islamabad	Punjab	373.50	17.93	295.58	16.06	186.81	12.44
	Sindh	52.00	2.50	38.24	2.08	87.53	5.83
	KPK	42.60	2.05	37.19	2.02	32.38	2.16
	Balochistan	0.46	0.02	0.36	0.02	0.39	0.03
	Islamabad	1,614.36	77.50	1,469.13	79.81	1,194.50	79.54
	FATA	0.01	..	0.02	..	..	..
	Gilgit-Baltistan	0.04	..	0.01	..	0.02	..
	AJK	0.04	..	0.31	0.02	0.12	0.01
Islamabad Total		2,083.02	100.00	1,840.83	100.00	1,501.76	100.00
FATA	Punjab	-	-	0.01	1.46	-	-
	Sindh	-	-	-	-	-	-
	KPK	0.09	13.83	0.08	17.68	0.07	12.61
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	0.86	0.01	1.26	0.01	1.33
	FATA	0.55	85.31	0.35	79.60	0.47	86.07
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
FATA Total		0.64	100.00	0.44	100.00	0.55	100.00
Gilgit-Baltistan	Punjab	..	0.01	..	0.03	0.01	0.17
	Sindh	-	-	-	-	-	-
	KPK	..	0.05	..	..	-	-
	Balochistan	0.03	0.38	0.02	0.27	..	0.05
	Islamabad	0.06	0.83	0.08	1.16	0.36	4.83
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	7.55	98.72	6.86	98.55	7.09	94.95
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		7.64	100.00	6.97	100.00	7.46	100.00
AJK	Punjab	0.01	0.04	0.01	0.04	0.02	0.11
	Sindh	-	-	..	0.01	-	-
	KPK	..	0.01	0.01	0.03	..	..
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	0.06	0.05	0.25	0.06	0.34
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	..	..	-	-
	AJK	18.41	99.89	19.63	99.68	17.58	99.54
AJK Total		18.43	100.00	19.70	100.00	17.66	100.00
Grand Total		23,692.09		21,804.31		19,362.04	

Notes:

1. Totals may differ due to rounding off.

2. - : Value is zero, .. : Amount is less than 5.0 million.

7.3 Province/Region-wise Advances by Place of Utilization & Disbursement

(Billion Rs.)

Place of Utilization	Place of Disbursement	Jul-Dec 2022 ^P		Jan-Jun 2022 ^R		Jul-Dec 2021	
		Amount	%age	Amount	%age	Amount	%age
Punjab	Punjab	8,359.93	92.35	8,319.52	90.59	6,681.41	91.79
	Sindh	319.13	3.53	565.47	6.16	400.17	5.50
	KPK	0.16	..	3.20	0.03	10.56	0.15
	Balochistan	0.01	..	..	..	-	-
	Islamabad	373.50	4.13	295.58	3.22	186.81	2.57
	FATA	-	-	0.01	..	-	-
	Gilgit-Baltistan	..	..	..	..	0.01	..
	AJK	0.01	..	0.01	..	0.02	..
Punjab Total		9,052.74	100.00	9,183.79	100.00	7,278.98	100.00
Sindh	Punjab	166.27	1.34	227.92	2.13	102.99	0.99
	Sindh	12,161.49	98.22	10,423.73	97.49	10,211.73	98.14
	KPK	1.44	0.01	1.62	0.02	1.10	0.01
	Balochistan	0.39	..	0.28	..	2.14	0.02
	Islamabad	52.00	0.42	38.24	0.36	87.53	0.84
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	..	..	-	-
Sindh Total		12,381.59	100.00	10,691.79	100.00	10,405.50	100.00
KPK	Punjab	22.63	8.30	17.01	7.79	8.51	4.65
	Sindh	97.44	35.76	50.78	23.27	40.73	22.26
	KPK	109.70	40.26	113.21	51.87	101.31	55.36
	Balochistan	-	-	..	..	-	-
	Islamabad	42.60	15.64	37.19	17.04	32.38	17.69
	FATA	0.09	0.03	0.08	0.04	0.07	0.04
	Gilgit-Baltistan	..	..	..	..	-	-
	AJK	..	..	0.01	..	..	..
KPK Total		272.46	100.00	218.28	100.00	183.00	100.00
Balochistan	Punjab	0.24	0.12	0.43	0.31	0.70	0.63
	Sindh	178.35	90.74	119.60	87.09	84.91	76.35
	KPK	..	..	-	-	..	..
	Balochistan	17.47	8.89	16.93	12.33	25.21	22.67
	Islamabad	0.46	0.23	0.36	0.26	0.39	0.35
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	0.03	0.01	0.02	0.01	..	..
	AJK	-	-	-	-	-	-
Balochistan Total		196.55	100.00	137.34	100.00	111.22	100.00
Islamabad	Punjab	37.46	2.14	38.07	2.48	136.12	10.07
	Sindh	94.03	5.37	25.91	1.69	18.28	1.35
	KPK	5.71	0.33	3.63	0.24	3.03	0.22
	Balochistan	-	-	-	-	-	-
	Islamabad	1,614.36	92.16	1,469.13	95.59	1,194.50	88.33
	FATA	0.01	..	0.01	..	0.01	..
	Gilgit-Baltistan	0.06	..	0.08	0.01	0.36	0.03
	AJK	0.01	..	0.05	..	0.06	..
Islamabad Total		1,751.64	100.00	1,536.87	100.00	1,352.36	100.00
FATA	Punjab	0.05	7.48	..	0.44	..	0.01
	Sindh	..	0.17	..	1.24	2.80	85.10
	KPK	0.05	7.38	..	1.27	0.01	0.40
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	1.66	0.02	6.37	..	0.09
	FATA	0.55	83.31	0.35	90.68	0.47	14.40
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
FATA Total		0.66	100.00	0.39	100.00	3.29	100.00
Gilgit-Baltistan	Punjab	0.15	1.65	0.05	0.70	0.05	0.67
	Sindh	1.13	12.77	0.75	9.82	..	..
	KPK	-	-	..	0.01	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.04	0.45	0.01	0.15	0.02	0.24
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	7.55	85.13	6.86	89.32	7.09	99.08
	AJK	-	-	..	0.01	-	-
Gilgit-Baltistan Total		8.86	100.00	7.69	100.00	7.15	100.00
AJK	Punjab	7.81	28.32	6.70	23.79	2.16	10.49
	Sindh	1.28	4.65	1.47	5.20	0.55	2.69
	KPK	0.04	0.16	0.06	0.23	0.13	0.64
	Balochistan	..	..	-	-	-	-
	Islamabad	0.04	0.14	0.31	1.10	0.12	0.60
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	18.41	66.72	19.63	69.69	17.58	85.58
AJK Total		27.59	100.00	28.17	100.00	20.55	100.00
Grand Total		23,692.09		21,804.31		19,362.04	

Notes:

1. Totals may differ due to rounding off.

2. -: Value is zero, ..: Amount is less than 5.0 million.

3. P: Data is provisional and may subject to revise in next release of same data.

4. R: Data have been revised.

Microfinance Banks

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Jun-22	Sep-22	Dec-22
Assets	639,865,337	523,301,759	805,248,303
I. Currency and Deposits	76,095,106	45,366,293	81,947,823
1. Currency	6,896,643	5,591,093	9,641,415
2. Transferable Deposits	56,710,940	35,846,725	62,144,120
3. Restricted/ compulsory deposits	3,992,665	3,440,399	5,659,392
4 Other Deposits	8,494,858	488,076	4,502,896
II. Securities(other than shares)	126,835,148	122,637,113	225,642,426
1. Short-term	110,620,931	116,704,913	143,968,239
2. Long-term	16,214,217	5,932,200	81,674,187
III. Loans extended (Advances)¹	346,448,945	293,642,015	419,049,741
1. Short-term	217,730,089	162,669,243	269,906,846
A) Money at call	325,000	-	-
B) Reverse Repo	973,520	-	4,893,064
C) Bills purchased and discounted	-	-	-
D) Other short-term advances and financial leases	216,431,569	162,669,243	265,013,782
2. Long-term	128,718,856	130,972,772	149,142,895
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	199,167	176,890	145,136
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	43,038,666	19,926,645	27,486,313
1. Trade credit and advances	44,491	52,145	21,219
2. Others	42,994,175	19,871,251	27,465,094
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	18,919	-
C) Items in the process of collection	1,072	20,799	84
D) Miscellaneous assets residents sector	42,993,103	19,831,532	27,465,010
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	47,248,305	41,552,802	50,976,864
1. Produced assets	46,359,617	40,527,039	50,030,580
A) Tangible fixed assets	37,192,249	32,271,392	40,237,746
a) Dwellings	2,814,611	3,012,297	2,394,867
i) Building on freehold land	-	-	-
ii) Building on leasehold land	2,814,611	3,012,297	2,394,867
b) Other buildings and structures	6,597,467	6,922,006	6,917,314
i) Building on freehold land	-	-	-
ii) Building on leasehold land	6,597,467	6,922,006	6,917,314
c) Machinery and equipment	20,791,500	18,336,630	22,639,158
i) Transport equipments	1,620,070	1,111,354	1,685,728
ii) Furniture & Fixtures	3,099,561	2,651,247	3,419,347
iii) Office equipments	11,286,326	11,457,408	12,326,439
iv) Other machinery & equipments	4,785,543	3,116,621	5,207,644
d) Other tangible fixed assets n.e.s	6,988,671	4,000,459	8,286,407
B) Intangible fixed assets	9,167,368	8,255,647	9,792,834
a) Computer software	8,082,511	7,136,409	8,554,775
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	1,084,857	1,119,238	1,238,059
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	888,688	1,025,763	946,284
A) Tangible non-produced assets	883,680	1,018,574	919,446
a) Land	279,483	334,230	169,989
i) Land underlying Buildings and structures	279,483	334,230	169,989
1. Freehold land	279,483	334,230	169,989
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	604,197	684,344	749,457
B) Intangible non-produced assets	5,008	7,189	26,838
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	5,008	7,189	26,838
	-	-	-

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Jun-22	Sep-22	Dec-22
Liabilities	639,865,337	523,301,759	805,248,303
I. Deposits²	448,647,496	354,247,810	521,991,600
1. Transferable Deposits	342,208,463	313,543,077	396,049,123
2. Restricted/ compulsory deposits	-	-	-
3. Other deposits	106,439,033	40,704,733	125,942,477
II. Securities (other than shares bonds/ debentures etc.)	7,147,949	3,728,272	9,104,097
1. Short-term	-	-	-
2. Long-term	7,147,949	3,728,272	9,104,097
III. Loans (Borrowings)	62,033,494	56,312,154	141,808,938
1. Short-term	14,881,384	9,821,932	12,075,929
A) Money at call	1,278,039	-	1,473,461
B) Repurchase agreements (Repo)	3,471,300	-	-
C) Other short-term borrowings and financial leases	10,132,045	9,821,932	10,602,468
2. Long-term borrowings	47,152,110	46,490,222	129,733,009
IV. Financial Derivatives	-	-	-
V. Other accounts payable	74,061,364	72,499,403	87,617,045
1. Provision for losses	20,036,805	18,233,967	22,333,700
A) Provision for loan losses-Specific	19,874,827	18,128,144	18,359,595
B) Provision for loan losses-General	0	0	3,974,105
C) Provision for other losses	161,978	105,823	-
2. Accumulated Depreciation	23,718,898	21,106,237	26,747,565
3. Other accounts payable other resident Sectors	30,305,661	33,159,199	38,535,780
A) Dividends payable	-	-	-
B) Settlement accounts	-	571,017	-
C) Items in the process of collection	257,241	246,352	168,185
D) Miscellaneous liability items	30,048,420	32,341,830	38,367,595
a) Suspense account	28,471	-	-
b) Provision for expected costs	2,360,429	2,598,847	3,498,304
c) Deferred tax liabilities	-	-	-
d) Accrued wages	(53,305)	235,162	402,074
e) Accrued rent	439	721	-
f) Accrued taxes	754,582	1,375,300	971,564
g) Other miscellaneous liability items	26,957,804	28,131,800	33,495,653
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	47,975,034	36,514,118	44,726,623
1. Quoted	4,289,850	4,289,850	4,289,850
2. Non quoted	26,772,498	28,427,840	34,489,900
3. Investment fund shares	-	-	-
4. Retained earnings	(25,328,301)	(33,384,935)	(27,510,211)
5. Current year result	(6,473,266)	(9,898,471)	(15,682,043)
6. General and special reserve	49,003,721	47,255,996	49,544,824
7. Valuation adjustments	(289,468)	(176,162)	(405,697)
IX. Contingencies and Commitments	-	-	-

Note:

1: Total advances shown in assets may differ from advances presented in multiple tables of MFBs' advances due to inclusion of interbank advances and accrued interest on advances.

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

**8.2 Profit and Loss Accounts
Microfinance Banks
October to December 2022**

(Thousand Rupees)

Profit/Loss Account	Amount
I. Net Mark-UP/Retrun/Interest Income	15,635,673
A) MARK-UP/RETURN/INTEREST EARNED	47,865,211
1) Loans and advances	29,868,838
2) Investments	4,101,128
3) Lendings to financial institutions	219,173
4) Balances with banks	1,288,074
5) Income from inter-office lending	24,488
6) Other	12,363,510
B. MARK-UP/RETURN/INTEREST EXPENSED	32,229,538
1) Deposits	10,238,607
2) Borrowings	(596,875)
3) Subordinated debt	74,168
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	-
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	(61,586)
6) Expense on inter-office borrowing	5,060
7) Other	12,363,506
II. Net Non Mark-UP/Retrun/Interest Income	21,598,955
A) Non Mark-UP/Retrun/Interest Income	5,963,282
I. FEE & COMMISSION INCOME	1,922,966
1) Branch banking customer fees	615,166
2) Consumer finance related fees	186,036
3) Card related fees (debit and credit cards)	(2,032)
4) Credit related fees	(394,426)
5) Investment banking fee	-
6) Commission on trade	-
7) Commission on guarantees	-
8) Commission on cash management	-
9) Commission on remittances including home remittances	(663)
10) Commission on utility bills	(250)
11) Commission income - Bancassurance	(15,757)
12) Rent on lockers	(181)
13) Commission on investments services	-
14) Other Commission	1,535,073
II. Dividend Income	-
III. Foreign exchange income	-
IV. Income from derivatives	-
V. Gain on securities	(5,517)
1) Realised	1,124
2) Unrealised - held for trading	(6,641)
VI. Other Income	4,045,833
1) Rent on property	-
2) Gain on sale of fixed assets-net	58,761
3) Loss on termination of lease liability against right of use assets	-
4) Gain on sale of non banking assets - net	-
5) Other	3,987,072

8.2 Profit and Loss Accounts
Microfinance Banks
October to December 2022

(Thousand Rupees)

Profit/Loss Account	Amount
B) Non Mark-UP/Retrun/Interest Expenses	18,015,284
1. Operating expenses	18,009,606
1) Total compensation expense	3,374,680
2) Property expense	2,041,031
(a) Rent and taxes	208,650
(b) Insurance	152,666
(c) Utilities cost	445,370
(d) Lease rental	(178,095)
(e) Fuel expense generators	91,754
(f) Security (including guards)	170,913
(g) Repair and maintenance (including janitorial charges)	81,743
(h) Depreciation on right-of-use assets	150,453
(i) Depreciation	917,577
3) Information technology expenses	786,278
4) Other operating expenses	11,807,617
2. Workers welfare fund	4,477
3. Other charges	1,201
1) Penalties imposed by State Bank of Pakistan	1,191
2) Penalties imposed by other regulatory bodies (to be specified)	10
3) Others (to be specified, if material)	-
III. Profit before provisions	(1,017,721)
Provisions / (reversals) and write offs - net	4,542,895
1) (Reversals) / provisions against balance with Banks	-
2) (Reversals) / provisions for diminution in value of investments	-
3) (Reversals) / provisions against loans & advances	5,178,596
4) (Reversals) / provisions against off balance sheet items	-
5) Reversals against other assets	2
6) Recovery of written off / charged off bad debts	(635,703)
Extra ordinary / unusual items	-
IV. PROFIT BEFORE TAXATION	(3,260,958)
Taxation	(2,630,119)
1) Current	(16,645)
2) Prior Years	(18,898)
3) Deferred	(2,594,576)
V. PROFIT AFTER TAXATION	(1,035,473)
VI. Number of Employees*	26,469
1. Permanent	19,233
2. Contractual	7,236

* Number of employees are as on end December 2022 and are shown in actual numbers.

8.3 Deposits Distributed by Type of Accounts

Microfinance Banks						
Type of Account	(Thousand Rupees)					
	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	82,234,018	103,597,780	84,809,109	104,114,058	88,634,033	120,523,196
II. Call Deposits	1,670	417,491	1,491	322,094	1,795	366,567
III. Other Deposit Accounts	118,056	3,483	122,636	3,655	129,047	3,832
IV. Saving Deposits	1,498,042	167,778,413	1,604,796	175,121,724	1,947,185	198,859,086
V. Fixed or Term Deposits	100,216	173,185,218	96,356	167,153,836	94,895	191,302,795
1) Less Than Three Months	3,613	12,396,609	3,120	6,652,910	2,393	7,709,660
2) For Three Months and Over but Less Than Six Months	3,516	22,362,353	2,521	12,397,991	1,953	16,162,609
3) For Six Months and Over but Less Than One Year	3,184	23,294,627	2,834	20,670,083	2,927	15,625,851
4) For One Year & Over but Less Than Two Years	24,184	62,468,029	29,453	78,130,535	34,779	104,273,142
5) For Two Years & Over but Less Than Three Years	3,130	4,058,580	2,861	3,962,878	2,832	4,317,005
6) For Three Years & Over but Less Than Four Years	50,537	40,036,947	43,811	35,692,371	37,591	32,568,431
7) For Four Years & Over but Less Than Five Years	445	394,633	310	254,013	206	159,588
8) For Five Years & Over but Less Than Ten Years	11,607	8,173,440	11,446	9,393,054	12,214	10,486,509
9) For Ten Years and Over	-	-	-	-	-	-
Total	83,952,002	444,982,385	86,634,388	446,715,367	90,806,955	511,055,476

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Jun-22	Sep-22	Dec-22			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
b) Other	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
b) Other	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	444,982,385	446,715,367	120,523,196	366,567	3,832	198,859,086
I. GOVERNMENT	24,964,320	31,077,314	4,832,258	220	-	9,155,642
A. Federal Government	14,803,087	20,094,387	2,477,400	-	-	7,576,936
B. Provincial Governments	10,006,754	10,823,595	2,354,336	100	-	1,576,557
C. Local Bodies	154,479	159,332	522	120	-	2,149
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	1,559,667	1,128,837	18	33	-	729,085
Agriculture, hunting and forestry	1,773	1,793	-	33	-	-
Services	-	-	18	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	18,773	5,496	-	-	-	1,471
Manufacturing	1,534,838	1,117,064	-	-	-	726,166
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	4,284	4,484	-	-	-	1,448
III. NON-BANK FINANCIAL INSTITUTIONS	105,035,170	90,994,399	958,415	152	-	106,702,280
Mutual Funds and AMCs	58,919,093	60,610,974	116	-	-	66,112,327
Insurance & Pension Funds	1,498,814	1,473,560	259,324	152	-	2,283,797
MFIs and DFIs	30,071,794	10,869,461	12,238	-	-	8,182,952
Stock Exchange & Brokerage Houses	263,159	373	14,086	-	-	10,874
Modarabas	27,621	13,570	1,399	-	-	10,304
Other NBFIs	14,254,689	18,026,462	671,251	-	-	30,102,027
IV. PRIVATE SECTOR (BUSINESS)	33,186,303	36,641,330	3,628,612	135,017	-	18,342,417
A. Agriculture, forestry and fishing	3,388,489	3,397,511	585,543	4	-	1,701,282
1. Crop and animal production, hunting and related service activities	3,004,763	3,001,061	585,520	4	-	1,697,546
Growing of Wheat, Rice, Sugar Cane & Cotton	2,262,339	2,130,928	428,945	4	-	1,181,124
Growing of tropical, subtropical, pome and stone fruits & vegetables	685	683	538	-	-	522
Growing of other fruits, vegetables and crops	16,552	23,433	8,262	-	-	11,906
Raising of livestock and other related activities	200,407	206,984	41,094	-	-	100,119
Other agricultural support activities	524,780	639,033	106,681	-	-	403,875
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	660	676	-	-	-	693
03 - Fishing and aquaculture	383,066	395,774	24	-	-	3,042
B. Mining and quarrying	27,866	14,316	2,244	-	-	12,771
05 - Mining of coal and lignite	1	1	1	-	-	-
06 - Extraction of crude petroleum and natural gas	27,844	10,955	1,235	-	-	12,768
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	21	20	18	-	-	3
09 - Mining support service activities	-	3,340	990	-	-	-
C. Manufacturing	2,449,694	2,012,287	277,722	1	-	4,320,419
10 - Manufacture of food products	685,858	340,219	68,164	-	-	1,412,922
11 - Manufacture of beverages	1,773	1,749	2,814	-	-	119
12 - Manufacture of tobacco products	300	300	-	-	-	-
13 - Manufacture of textiles	168,741	188,828	33,673	-	-	182,700
Preparation and spinning of textile fibres	24,416	33,509	5,696	-	-	37,125
Weaving of textiles	36,774	33,728	8,311	-	-	7,232
Finishing of textiles	689	604	3,714	-	-	7
Manufacture of knitted and crocheted fabrics	4,550	2,326	1,020	-	-	-
Manufacture of made-up textile articles, except apparel	24,134	19,863	12,674	-	-	3,436
Manufacture of carpets and rugs	75,231	95,262	-	-	-	133,733
Manufacture of other textiles n.e.c.	2,947	3,536	2,258	-	-	1,167
14 - Manufacture of wearing apparel	57,374	70,247	69,922	-	-	115,649
15 - Manufacture of leather and related products	3,321	1,464	755	-	-	569

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Dec-22									
Fixed Deposits									
Less Than 6 Months	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 Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
23,872,269	15,625,851	104,273,142	4,317,005	32,568,431	159,588	10,486,509	-	180,656,698	511,055,476
650,196	1,716,449	19,315,355	131,100	80,250	-	55,000	-	21,893,350	35,936,470
275,000	458,413	10,802,644	16,000	80,250	-	55,000	-	11,632,307	21,741,644
375,196	1,258,036	8,354,061	115,100	-	-	-	-	10,102,393	14,033,385
-	-	158,650	-	-	-	-	-	158,650	161,441
-	-	-	-	-	-	-	-	-	729,136
-	-	-	-	-	-	-	-	-	33
-	-	-	-	-	-	-	-	-	18
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	1,471
-	-	-	-	-	-	-	-	-	726,166
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	1,448
4,429,326	2,662,200	6,814,280	-	32,300	-	-	-	13,938,106	121,598,953
-	-	-	-	-	-	-	-	-	66,112,443
53,302	7,200	234,200	-	30,000	-	-	-	324,702	2,867,975
3,689,524	2,100,000	810,000	-	2,300	-	-	-	6,601,824	14,797,014
-	-	-	-	-	-	-	-	-	24,960
-	-	-	-	-	-	-	-	-	11,703
686,500	555,000	5,770,080	-	-	-	-	-	7,011,580	37,784,858
3,122,873	4,813,654	6,507,156	542,634	692,685	52,987	142,517	-	15,679,002	37,980,551
54,417	64,473	611,296	117,677	318,813	3,920	43,871	-	1,166,676	3,501,296
54,417	64,473	231,296	117,677	318,813	3,920	43,871	-	786,676	3,117,537
8,537	8,749	165,630	24,211	288,927	2,975	43,871	-	496,054	2,152,973
-	-	1,574	-	-	-	-	-	1,574	2,634
-	-	9,404	500	2,550	-	-	-	12,454	32,623
2,826	251	46,998	1,850	18,296	-	-	-	70,221	211,434
43,054	55,473	7,690	91,116	9,040	945	-	-	206,373	717,874
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	693
-	-	380,000	-	-	-	-	-	380,000	383,066
-	-	-	-	-	-	-	-	-	15,015
-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	14,003
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	21
-	-	-	-	-	-	-	-	-	990
130,331	123,186	112,252	28,560	35,900	2,700	-	-	430,229	5,031,071
1,860	-	11,100	-	-	-	-	-	12,960	1,494,046
-	-	-	-	-	-	-	-	-	2,933
-	-	-	-	-	-	-	-	-	-
-	-	11,800	300	2,500	-	-	-	14,600	230,973
-	-	-	-	-	-	-	-	-	42,821
-	-	11,000	-	2,500	-	-	-	13,500	29,043
-	-	-	-	-	-	-	-	-	3,721
-	-	-	-	-	-	-	-	-	1,020
-	-	800	300	-	-	-	-	1,100	17,210
-	-	-	-	-	-	-	-	-	133,733
-	-	-	-	-	-	-	-	-	3,424
-	-	1,200	-	-	-	-	-	1,200	186,772
-	-	-	-	-	-	-	-	-	1,324

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Jun-22	Sep-22	Dec-22			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	1,424	578	141	-	-	1
Manufacture of luggage, handbags and the like, saddlery and harness	1,398	474	7	-	-	420
Manufacture of footwear	499	412	607	-	-	148
a. Leather wear	498	411	606	-	-	148
b. Rubber and Plastic wear	1	1	1	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	1,127	816	804	-	-	5
17 - Manufacture of paper and paper products	25	4,134	5,267	-	-	13
18 - Printing and reproduction of recorded media	8,853	16,382	9,968	-	-	855
Printing and other service activities related to printing	8,853	16,382	9,968	-	-	855
Reproduction of recorded media	0	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	707	949	6,846	-	-	136
20 - Manufacture of chemicals and chemical products	611,547	511,846	10,025	-	-	2,130,241
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	8,182	8,079	485	-	-	1,801
22 - Manufacture of rubber and plastics products	2,263	244	10,779	-	-	2
23 - Manufacture of other non-metallic mineral products	18,542	5,814	6,758	-	-	3,043
24 - Manufacture of basic metals	3,847	4,093	6,236	-	-	35,335
25 - Manufacture of fabricated metal products, except machinery and equipment	213	212	211	-	-	-
26 - Manufacture of computer, electronic and optical products	21,599	12,170	852	-	-	5,861
27 - Manufacture of electrical equipment	3,644	3,334	2,774	-	-	297
28 - Manufacture of machinery and equipment	489	535	13	-	-	494
29 - Manufacture of motor vehicles, trailers and semi-trailers	965	609	179	-	-	-
30 - Manufacture of other transport equipment	362	370	-	-	-	1
31 - Manufacture of furniture	19,819	17,807	2,075	-	-	13,296
32 - Other manufacturing	829,538	822,079	39,054	1	-	417,078
Manufacture of jewellery and related articles	20,747	55,692	10,199	-	-	7,996
Manufacture of imitation jewellery and related articles	645	655	4	-	-	2,162
Manufacture of musical instruments	2,413	199	-	-	-	486
Manufacture of sports goods	1,710	2,006	2	-	-	2,754
Manufacture of games and toys	1	1	-	-	-	-
Manufacture of medical and dental instruments and supplies	11,070	7,530	3,862	-	-	420
Manufacture of Handicrafts	3,682	3,816	226	-	-	2,898
Other manufacturing n.e.c.	789,270	752,180	24,761	1	-	400,362
33 - Repair and installation of machinery and equipment	605	5	69	-	-	-
D. Electricity, gas, steam and air conditioning supply	8,626	8,090	14,736	-	-	17,686
Electric power generation, transmission and distribution	6,658	5,621	354	-	-	16,528
a) Hydal	916	938	171	-	-	5,854
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	5,084	17	183	-	-	-
f) Other	658	4,666	-	-	-	10,674
Manufacture of gas; distribution of gaseous fuels through mains	1	1	14,377	-	-	-
Steam and air conditioning supply	1,967	2,468	5	-	-	1,158
E. Water supply; sewerage, waste management and remediation activities	14	22	16	-	-	1
36 - Water collection, treatment and supply	12	11	11	-	-	-
37 - Sewerage	1	1	-	-	-	1
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	1	10	5	-	-	-
F. Construction	929,582	595,766	187,446	47,066	-	235,732
41 - Construction of buildings	697,577	466,095	143,162	47,000	-	233,109
42 - Civil engineering	228,762	127,598	44,120	66	-	1,606
43 - Specialized construction activities	3,243	2,073	164	-	-	1,017

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Dec-22									
Fixed Deposits									
Less Than 6 Months	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 Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-	142
-	-	-	-	-	-	-	-	-	427
-	-	-	-	-	-	-	-	-	755
-	-	-	-	-	-	-	-	-	754
-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	809
-	-	-	-	-	-	-	-	-	5,280
-	-	-	-	-	-	-	-	-	10,822
-	-	-	-	-	-	-	-	-	10,822
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	6,982
-	-	7,652	-	500	-	-	-	8,152	2,148,418
-	-	5,000	-	1,000	-	-	-	6,000	8,286
-	-	-	-	-	-	-	-	-	10,781
-	-	-	-	-	-	-	-	-	9,801
-	-	-	-	-	-	-	-	-	41,571
-	-	-	-	-	-	-	-	-	211
-	-	4,000	-	-	-	-	-	4,000	10,713
-	-	-	-	-	-	-	-	-	3,071
-	-	-	-	-	-	-	-	-	507
-	-	-	-	-	-	-	-	-	179
-	-	-	-	-	-	-	-	-	1
-	-	-	160	-	-	-	-	160	15,531
128,471	123,186	71,500	28,100	31,900	2,700	-	-	383,157	841,990
1,000	5,300	6,000	300	2,000	-	-	-	14,600	32,796
-	-	-	-	-	-	-	-	-	2,166
-	-	-	-	-	-	-	-	-	486
-	-	-	-	-	-	-	-	-	2,756
-	-	-	-	-	-	-	-	-	-
-	450	-	-	-	2,250	-	-	450	6,982
-	-	500	-	-	-	-	-	500	3,624
127,471	117,436	65,000	27,800	29,900	450	-	-	367,607	793,180
-	-	-	-	-	-	-	-	-	69
-	-	-	-	200	-	-	-	200	32,622
-	-	-	-	200	-	-	-	200	17,082
-	-	-	-	200	-	-	-	200	6,225
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	183
-	-	-	-	-	-	-	-	-	10,674
-	-	-	-	-	-	-	-	-	14,377
-	-	-	-	-	-	-	-	-	1,163
-	-	-	-	-	-	-	-	-	17
-	-	-	-	-	-	-	-	-	11
-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	5
128,010	-	45,495	50,000	5,200	-	-	-	228,705	698,949
128,010	-	44,000	50,000	5,200	-	-	-	227,210	650,481
-	-	1,495	-	-	-	-	-	1,495	47,287
-	-	-	-	-	-	-	-	-	1,181

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Jun-22	Sep-22	Dec-22			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	6,855,210	7,378,040	1,527,068	46,935	-	1,903,328
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	6,855,210	7,378,040	1,527,068	-	-	1,903,328
46 - Wholesale trade, except of motor vehicles and motorcycles	2,823,469	3,205,829	518,566	46,934	-	1,046,985
47 - Retail trade, except of motor vehicles and motorcycles	3,941,873	4,078,082	939,224	1	-	819,719
H. Transportation and storage	331,401	319,912	98,720	-	-	13,756
49 - Land transport and transport via pipelines	86,587	73,057	65,511	-	-	2,845
50 - Water transport	-	-	-	-	-	-
51 - Air transport	7,932	983	22,212	-	-	-
52 - Warehousing and support activities for transportation	15,469	12,682	1,226	-	-	10,879
53 - Courier activities other than national post activities	221,414	233,190	9,772	-	-	32
I. Accommodation and food service activities	61,392	343,065	24,015	-	-	279,900
55 - Accommodation	19,625	324,903	19,711	-	-	271,919
56 - Food and beverage service activities	41,767	18,162	4,304	-	-	7,981
J. Information and communication	7,499,540	6,162,600	147,525	-	-	973,752
58 - Publishing activities	20,843	22,710	2,633	-	-	5,574
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,282	1,976	927	-	-	92
60 - Programming and broadcasting activities	5	5	5	-	-	-
61 - Telecommunications	7,410,645	6,084,492	30,296	-	-	763,520
62 - Computer programming, consultancy and related activities	61,989	45,993	69,022	-	-	76,280
63 - Information service activities	4,776	7,423	44,642	-	-	128,285
K. Real estate activities	249,050	278,327	36,664	-	-	217,598
L. Professional, scientific and technical activities	1,704,121	1,788,330	83,950	556	-	553,767
69 - Legal and accounting activities	481,102	498,141	25,439	-	-	245,616
70 - Activities of head offices; management consultancy activities	110,706	212,092	26,566	-	-	159,658
71 - Architectural and engineering activities; technical testing and analysis	146,390	189,673	2,084	556	-	52,939
72 - Scientific research and development	5,850	6,233	8	-	-	6,407
73 - Advertising and market research	72,314	88,047	18,676	-	-	65,842
74 - Other professional, scientific and technical activities	887,619	793,123	11,137	-	-	22,289
75 - Veterinary activities	139	1,021	41	-	-	1,016
M. Administrative and support service activities	636,245	547,752	161,015	359	-	190,039
77 - Rental and leasing activities	6,460	5,928	580	-	-	11,342
78 - Employment activities	697	701	59	-	-	48
79 - Travel agency, tour operator, reservation service and related activities	215,815	136,988	52,352	54	-	74,445
80 - Security and investigation activities	68,021	43,805	35,985	-	-	17,238
81 - Services to buildings and landscape activities	21,207	24,723	479	-	-	8,638
82 - Office administrative, office support and other business support activities	324,046	335,607	71,558	305	-	78,328
N. Education	2,873,790	3,231,128	126,552	7,335	-	520,246
O. Human health and social work activities	1,017,769	887,968	167,243	20,500	-	402,464
86 - Human health activities	789,346	678,032	109,313	20,500	-	328,698
87 - Residential care activities	152,022	118,343	13,567	-	-	18,139
88 - Social work activities with and without accommodation	76,401	91,593	44,363	-	-	55,627
P. Arts, entertainment and recreation	70,267	91,792	5,015	-	-	29,739
Q. Other service activities	5,083,248	9,584,424	183,139	12,261	-	6,969,938
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	33,392,734	34,320,264	1,710,731	1,725	-	12,383,424
A. Private Trusts and Non-profit Organizations	16,421,110	19,530,516	222,830	1,478	-	7,651,063
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	16,971,625	14,789,749	1,487,901	247	-	4,732,362
VI. PERSONAL	201,925,702	206,358,365	70,275,654	164,950	2,661	43,321,454
A. Salaried persons	19,361,939	20,752,028	2,624,186	5,135	-	7,243,305
B. Self employed	76,442,533	77,003,580	15,250,536	121,093	-	20,062,430
C. Other Personal	106,121,230	108,602,756	52,400,932	38,722	2,661	16,015,719
VII. OTHER	44,918,488	46,194,859	39,117,509	64,470	1,171	8,224,784
Total	444,982,385	446,715,367	120,523,196	366,567	3,832	198,859,086

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Dec-22									
Fixed Deposits									
Less Than 6 Months	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 Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
641,171	1,313,052	718,915	220,501	191,286	18,903	85,806	-	3,084,925	6,666,966
50	50	8,500	50	-	50	-	-	8,050	114,000
257,250	468,067	505,068	205,101	56,170	18,853	-	-	1,491,656	3,122,994
383,871	844,935	205,347	15,350	135,116	-	85,806	-	1,584,619	3,429,368
-	-	-	-	800	-	-	-	800	113,276
-	-	-	-	800	-	-	-	800	69,156
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	22,212
-	-	-	-	-	-	-	-	-	12,105
-	-	-	-	-	-	-	-	-	9,804
300	-	75,250	-	-	-	-	-	75,550	379,464
300	-	70,750	-	-	-	-	-	71,050	362,679
-	-	4,500	-	-	-	-	-	4,500	16,785
200,000	2,800,000	2,000,000	-	-	-	-	-	5,000,000	6,121,276
-	-	-	-	-	-	-	-	-	8,207
-	-	-	-	-	-	-	-	-	1,019
-	-	-	-	-	-	-	-	-	5
-	2,800,000	2,000,000	-	-	-	-	-	4,800,000	5,593,816
-	-	-	-	-	-	-	-	-	145,302
200,000	-	-	-	-	-	-	-	200,000	372,927
24,200	10,870	100	1,900	16,000	400	50	-	53,070	307,782
38,706	127,774	732,073	51,200	11,631	22,541	-	-	961,384	1,622,199
15,481	118,124	86,423	30,900	2,881	22,541	-	-	253,809	547,405
17,000	3,000	-	-	-	-	-	-	20,000	206,224
3,500	6,450	27,400	20,300	600	-	-	-	58,250	113,829
-	-	-	-	-	-	-	-	-	6,415
-	-	-	-	-	-	-	-	-	84,518
2,725	200	618,250	-	8,150	-	-	-	629,325	662,751
-	-	-	-	-	-	-	-	-	1,057
4,900	17,500	238,616	3,000	13,750	-	1,250	-	277,766	630,429
3,000	1,500	-	-	-	-	-	-	4,500	16,422
-	-	-	-	-	-	-	-	-	107
-	-	-	-	5,600	-	1,000	-	5,600	133,451
400	2,700	-	-	250	-	-	-	3,350	56,573
-	-	12,100	-	-	-	-	-	12,100	21,217
1,500	13,300	226,516	3,000	7,900	-	250	-	252,216	402,657
1,199,665	69,325	679,117	14,276	10,605	629	11,540	-	1,972,988	2,639,290
93,555	140,778	109,100	25,720	24,950	900	-	-	394,103	985,210
89,055	140,778	19,100	25,720	24,950	900	-	-	299,603	759,014
-	-	90,000	-	-	-	-	-	90,000	121,706
4,500	-	-	-	-	-	-	-	4,500	104,490
-	-	5,275	-	-	-	-	-	5,275	40,029
607,618	146,696	1,179,667	29,800	63,550	2,994	-	-	2,027,331	9,195,663
4,918,241	1,786,769	16,399,938	340,626	2,360,874	-	351,195	-	25,806,448	40,253,523
2,198,902	899,700	13,161,474	51,000	1,596,450	-	185,300	-	17,907,526	25,968,196
2,719,339	887,069	3,238,464	289,626	764,424	-	165,895	-	7,898,922	14,285,327
6,521,737	3,639,469	51,321,929	2,996,320	28,626,726	106,601	9,764,826	-	93,106,181	216,742,326
603,715	519,961	7,098,868	429,672	4,571,322	14,535	797,310	-	13,223,538	23,908,009
3,235,932	1,299,530	22,499,015	1,262,809	12,483,140	47,376	2,674,421	-	40,780,426	78,936,282
2,682,090	1,819,978	21,724,045	1,303,839	11,572,264	44,690	6,293,095	-	39,102,216	113,898,035
4,229,896	1,007,310	3,914,485	306,325	775,596	-	172,971	-	10,233,612	57,814,517
23,872,269	15,625,851	104,273,142	4,317,005	32,568,431	159,588	10,486,509	-	180,656,698	511,055,476

**8.5 Province/Region wise Deposits by Categories
Microfinance Banks**

(Million Rupees)

Provinces/Regions	Category	Jun-22			Sep-22			Dec-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2,716	22,249	24,964	2,547	28,530	31,077	2,670	33,267	35,936
	NFPSEs	19	1,541	1,560	-	1,129	1,129	-	729	729
	NBFCs & Fin Aux.	729	104,306	105,035	306	90,688	90,994	201	121,398	121,599
	Private Sector	1,851	31,335	33,186	1,731	34,910	36,641	1,643	36,337	37,981
	Trust Fund	1,187	32,206	33,393	1,210	33,111	34,320	1,555	38,699	40,254
	Personal	45,995	155,931	201,926	47,003	159,356	206,358	55,548	161,194	216,742
	Others	573	44,345	44,918	593	45,602	46,195	923	56,891	57,815
	Total	53,069	391,913	444,982	53,390	393,325	446,715	62,541	448,514	511,055
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	13	615	627	76	423	499	2	2,001	2,004
	NFPSEs	19	13	31	-	13	13	-	13	13
	NBFCs & Fin Aux.	0	10,134	10,134	0	4,535	4,533	0	5,429	5,429
	Private Sector	807	16,210	17,017	709	15,224	15,406	894	12,905	13,799
	Trust Fund	568	13,543	14,112	578	13,041	13,568	658	15,997	16,655
	Personal	26,934	54,620	81,554	26,883	53,232	79,873	32,802	46,895	79,697
	Others	144	5,651	5,795	99	4,428	4,527	355	4,385	4,741
	Total	28,485	100,785	129,270	28,346	90,896	118,420	34,712	87,626	122,337
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2	1,402	1,403	2	1,748	1,750	2	3,024	3,027
	NFPSEs	-	1,522	1,522	-	1,106	1,106	-	714	714
	NBFCs & Fin Aux.	1	86,562	86,563	1	79,741	79,742	1	109,009	109,010
	Private Sector	421	7,841	8,262	434	12,597	13,032	379	20,835	21,215
	Trust Fund	246	9,844	10,090	245	10,772	11,017	257	11,699	11,956
	Personal	11,102	47,947	59,049	11,839	50,893	62,732	13,077	54,506	67,583
	Others	115	37,442	37,557	134	39,035	39,169	172	46,902	47,074
	Total	11,886	192,561	204,448	12,656	195,894	208,550	13,889	246,690	260,579
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2,375	6,178	8,553	2,009	8,678	10,687	1,905	9,962	11,868
	NFPSEs	-	4	4	-	4	4	-	1	1
	NBFCs & Fin Aux.	0	1	1	0	0	0	0	0	0
	Private Sector	387	1,017	1,404	371	1,614	1,985	240	254	494
	Trust Fund	298	408	706	300	299	600	463	390	853
	Personal	4,284	3,337	7,621	4,378	3,046	7,424	4,905	3,380	8,285
	Others	101	302	404	106	281	387	164	474	637
	Total	7,445	11,248	18,693	7,164	13,924	21,088	7,678	14,461	22,139
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0	62	62	0	2	2	0	136	136
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0	199	199	0	175	175	0	0	0
	Trust Fund	-	522	522	-	494	494	-	506	506
	Personal	360	188	548	345	273	618	396	173	568
	Others	0	2	2	0	1	1	0	4	4
	Total	360	972	1,332	345	944	1,289	396	820	1,216
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	5,226	5,226	-	9,024	9,024	-	9,326	9,326
	NFPSEs	-	2	2	-	5	5	-	0	0
	NBFCs & Fin Aux.	-	1,379	1,379	-	1,556	1,556	-	1,527	1,527
	Private Sector	-	4,084	4,084	-	3,635	3,635	-	1,915	1,915
	Trust Fund	-	6,277	6,277	-	6,721	6,721	-	8,451	8,451
	Personal	-	44,371	44,371	-	46,013	46,013	-	49,556	49,556
	Others	-	646	646	-	1,574	1,574	-	4,529	4,529
	Total	-	61,986	61,986	-	68,528	68,528	-	75,304	75,304

8.5 Province/Region wise Deposits by Categories
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Jun-22			Sep-22			Dec-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	100	66	166	100	56	156	112	58	170
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	30	0	30	15	0	15	30	0	30
	Trust Fund	-	5	5	-	6	6	-	5	5
	Personal	384	663	1,047	375	834	1,209	529	871	1,400
	Others	1	-	1	2	0	2	2	-	2
	Total	516	734	1,249	492	897	1,389	673	934	1,608
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	226	8,264	8,490	359	8,167	8,526	648	8,254	8,902
	NFPSEs	-	0	0	-	0	0	-	0	0
	NBFCs & Fin Aux.	727	3,763	4,490	305	3,488	3,794	200	4,018	4,219
	Private Sector	205	1,567	1,772	201	1,564	1,765	100	390	490
	Trust Fund	73	1,602	1,675	83	1,773	1,857	174	1,628	1,801
	Personal	2,901	1,956	4,857	3,157	2,058	5,215	3,776	2,798	6,574
	Others	211	265	477	252	245	497	266	560	825
	Total	4,344	17,417	21,761	4,358	17,295	21,653	5,164	17,648	22,812
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	437	437	-	432	432	-	504	504
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	2,468	2,468	-	1,366	1,366	-	1,414	1,414
	Private Sector	1	417	418	1	101	102	0	38	38
	Trust Fund	3	4	6	3	3	6	3	24	27
	Personal	29	2,850	2,879	25	3,008	3,033	26	3,016	3,042
	Others	-	36	36	-	37	37	-	37	37
	Total	32	6,211	6,243	28	4,948	4,977	29	5,032	5,061

8.6 Deposits Distributed by Size of Accounts

Microfinance Banks
As on 31st December, 2022

(Thousand Rupees)

Size of Account (Rs.)	No. of Accounts	Amount
No. of Accounts with Zero Balance	2,841,033	-
1 to Less Than 5,000	86,636,743	82,828,939
5,000 to 10,000	852,274	5,001,587
10,000 to 20,000	149,312	2,079,821
20,000 to 25,000	35,963	798,874
25,000 to 30,000	23,940	651,285
30,000 to 40,000	31,865	1,096,561
40,000 to 50,000	21,876	969,704
50,000 to 60,000	29,429	1,534,265
60,000 to 70,000	8,512	549,098
70,000 to 80,000	6,915	516,795
80,000 to 90,000	5,957	503,552
90,000 to 100,000	4,914	466,047
100,000 to 200,000	39,825	5,208,532
200,000 to 300,000	20,858	4,830,662
300,000 to 400,000	11,395	3,794,502
400,000 to 500,000	8,344	3,641,508
500,000 to 600,000	18,849	9,623,502
600,000 to 700,000	4,391	2,778,902
700,000 to 800,000	3,398	2,491,551
800,000 to 900,000	2,760	2,301,732
900,000 to 1,000,000	2,304	2,162,303
1,000,000 to 2,000,000	24,983	29,424,334
2,000,000 to 3,000,000	8,044	18,205,576
3,000,000 to 4,000,000	2,842	9,395,887
4,000,000 to 5,000,000	1,538	6,620,688
5,000,000 to 6,000,000	3,534	17,942,579
6,000,000 to 7,000,000	602	3,796,870
7,000,000 to 8,000,000	380	2,790,843
8,000,000 to 9,000,000	329	2,731,169
9,000,000 to 10,000,000	269	2,543,532
10,000,000 to 100,000,000	3,194	63,089,088
100,000,000 & Over	383	220,685,190
Total	90,806,955	511,055,476

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

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	460,145	78,331,936	480,867	87,970,146	511,264	97,153,147
II. Securities, Shares and Other						
Financial Instruments:	-	-	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise	-	-	-	-	-	-
A. Food Items:	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	-	-
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	7,979	3,166,588	7,599	3,166,180	6,920	3,095,146
A. Transport Equipments	3,942	2,400,828	3,670	2,384,596	3,473	2,398,117
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-
D. Other Machinery & Equipments	4,037	765,760	3,929	781,584	3,447	697,029
V. Real Estate	48,888	25,944,198	51,734	28,337,243	54,959	30,380,111
A. Land	18,999	5,068,624	20,479	5,603,158	21,797	6,020,289
1. Residential	1	1,883	17	5,232	-	-
(a) House	1	1,883	17	5,232	-	-
(b) Flat	-	-	-	-	-	-
2. Non-Residential	18,998	5,066,741	20,462	5,597,926	21,797	6,020,289
(a) Commercial	5,901	1,392,961	5,764	1,360,493	-	6,020,289
(b) Industrial	-	-	-	-	-	-
(c) Others	13,097	3,673,780	14,698	4,237,433	-	-
B. Buildings:	29,889	20,875,574	31,255	22,734,086	33,162	24,359,822
1. Residential	13,204	7,967,814	13,520	8,368,104	24,957	19,069,896
(a) House	13,204	7,967,814	13,520	8,368,104	24,797	18,826,792
(b) Flat	-	-	-	-	160	243,104
2. Non-Residential	16,685	12,907,760	17,735	14,365,982	8,205	5,289,926
(a) Commercial	-	-	270	126,345	1,010	705,005
(b) Industrial	-	-	-	-	-	-
(c) Others	16,685	12,907,760	17,465	14,237,637	7,129	4,524,121
VI. Fixed Deposits and Insurance Policies	1,934	487,801	2,002	510,237	2,190	612,405
A. Bank Deposits	1,934	487,801	2,002	510,237	2,190	612,405
1. Security Deposits	31	13,733	53	15,532	-	-
2. Term Deposits (TDRs)	1,721	447,270	1,793	460,709	2,018	547,445
3. Other Deposits	182	26,798	156	33,996	172	64,960
B. Insurance Policies	-	-	-	-	-	-
VII. Others	313,419	47,224,546	309,610	47,516,750	255,142	41,465,778
A. Other Secured Advances	96,059	17,836,368	101,454	18,627,485	96,456	16,391,234
1. Receivables	-	-	4	1,266	-	-
2. Employees Benefits	-	-	-	-	-	-
3. Others	96,059	17,836,368	101,450	18,626,219	96,456	16,391,234
B. Advances Secured by Guarantee(s)	217,360	29,388,178	208,156	28,889,265	158,686	25,074,544
1. Institutional Guarantee(s)	-	-	-	-	-	-
2. Individual Guarantee(s)	217,360	29,388,178	208,156	28,889,265	158,686	25,074,544
VIII. Unsecured Advances	3,986,944	170,987,569	4,185,218	176,306,547	4,500,683	189,019,742
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	560,415	44,774,708	-	-	534	730,823
3. Others	3,426,529	126,212,861	4,185,218	176,306,547	4,500,149	188,288,919
Total	4,819,309	326,142,639	5,037,030	343,807,104	5,331,158	361,726,329

8.8 Advances Classified by Borrowers

Borrower	Microfinance Banks		(Thousand Rupees)			
	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,819,309	326,142,639	5,037,030	343,807,104	5,331,158	361,726,329
I. GOVERNMENT	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	2,181,028	238,417,337	2,088,022	241,398,563	1,991,584	249,243,488
A. Agriculture, forestry and fishing	1,482,681	152,232,260	1,447,845	159,417,578	1,458,330	172,824,406
1. Crop and animal production, hunting and related service activities	1,482,642	152,224,404	1,447,804	159,408,735	1,458,293	172,817,243
Growing of Wheat, Rice, Sugar Cane & Cotton	605,547	57,620,234	597,389	59,797,834	510,457	54,679,525
Growing of tropical, subtropical, pome and stone fruits & vegetables	7,954	884,650	7,357	881,518	5,978	768,617
Growing of other fruits, vegetables and crops	31,870	5,087,164	33,329	5,353,038	21,602	3,256,241
Raising of livestock and other related activities	668,774	71,308,632	652,728	75,129,823	764,471	93,768,995
Other agricultural support activities	168,497	17,323,724	157,001	18,246,522	155,785	20,343,865
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	39	7,856	41	8,843	37	7,163
B. Mining and quarrying	1	62	1	59	1	59
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	1	62	1	59	1	59
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	115,127	10,162,412	105,521	9,100,959	58,391	5,528,414
10 - Manufacture of food products	13,693	1,387,349	13,302	1,360,418	11,827	1,223,686
11 - Manufacture of beverages	216	44,680	249	50,783	309	66,698
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	7,901	559,428	6,934	522,725	1,907	161,772
Preparation and spinning of textile fibres	4,616	278,602	3,964	275,087	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	4	915	3	728	1	13
Manufacture of knitted and crocheted fabrics	3	144	3	144	-	-
Manufacture of made-up textile articles, except apparel	261	37,877	285	45,367	340	59,956
Manufacture of carpets and rugs	504	49,261	389	39,246	284	28,493
Manufacture of other textiles n.e.c.	2,513	192,629	2,290	162,153	1,282	73,310
14 - Manufacture of wearing apparel	6,652	401,722	6,471	407,618	6,439	421,679
15 - Manufacture of leather and related products	367	35,443	339	33,507	305	30,333

8.8 Advances Classified by Borrowers

Microfinance Banks						(Thousand Rupees)
Borrower	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	201	23,014	164	20,342	133	18,665
Manufacture of luggage, handbags and the like, saddlery and harness	3	441	5	1,010	4	816
Manufacture of footwear	163	11,988	170	12,155	168	10,852
a. Leather wear	162	11,950	169	12,145	168	10,852
b. Rubber and Plastic wear	1	38	1	10	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	276	38,836	272	39,593	274	42,304
17 - Manufacture of paper and paper products	18	3,912	14	2,996	9	2,494
18 - Printing and reproduction of recorded media	155	28,737	163	28,995	173	29,776
Printing and other service activities related to printing	155	28,737	163	28,995	173	29,776
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	6	538	6	538	4	234
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	20	1,856	14	1,552	13	1,302
22 - Manufacture of rubber and plastics products	6	791	7	795	6	942
23 - Manufacture of other non-metallic mineral products	424	77,620	384	69,160	350	65,468
24 - Manufacture of basic metals	1,073	129,053	1,062	127,519	327	50,243
25. Manufacture of fabricated metal products, except machinery and equipment	73,499	6,101,922	66,247	5,060,575	28,658	2,046,594
26 - Manufacture of computer, electronic and optical products	1,065	96,608	827	79,315	611	65,279
27 - Manufacture of electrical equipment	8	18,097	9	15,514	-	-
28 - Manufacture of machinery and equipment	3	71	3	72	3	71
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-
30 - Manufacture of other transport equipment	45	4,303	38	2,934	21	1,228
31 - Manufacture of furniture	935	118,783	815	111,411	724	104,571
32. Other manufacturing	8,765	1,112,663	8,365	1,184,939	6,431	1,213,742
Manufacture of jewellery and related articles	923	126,628	874	120,562	161	83,863
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	31	3,231	20	1,972	13	1,456
Manufacture of sports goods	36	4,916	33	4,793	23	1,304
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	215	21,149	222	19,861	184	17,349
Manufacture of Handicrafts	828	52,513	790	52,717	164	9,117
Other manufacturing n.e.c.	6,732	904,226	6,426	985,034	5,886	1,100,653
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	458	369,965	734	631,412	887	777,810
Electric power generation, transmission and distribution	458	369,965	734	631,412	887	777,810
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	458	369,965	734	631,412	887	777,810
f) Other	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	9,658	3,524,683	9,987	3,633,264	8,849	3,431,953
41 - Construction of buildings	9,658	3,524,683	9,987	3,633,264	8,849	3,431,953
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

8.8 Advances Classified by Borrowers

Microfinance Banks						
(Thousand Rupees)						
Borrower	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	261,428	39,923,729	251,807	40,990,431	251,225	42,052,130
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	8,761	1,235,788	8,393	1,202,333	3,128	824,312
46 - Wholesale trade, except of motor vehicles and motorcycles	57,634	8,510,199	56,891	8,783,410	49,109	8,397,356
47 - Retail trade, except of motor vehicles and motorcycles	195,033	30,177,742	186,523	31,004,688	198,988	32,830,462
H. Transportation and storage	2,786	1,614,021	2,587	1,564,405	2,517	1,574,201
49 - Land transport and transport via pipelines	2,641	1,600,393	2,485	1,553,641	2,424	1,564,034
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	145	13,628	102	10,764	93	10,167
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	5,973	788,601	5,748	755,233	2,270	343,646
55 - Accommodation	1,146	240,922	1,142	234,850	1,102	241,096
56 - Food and beverage service activities	4,827	547,679	4,606	520,383	1,168	102,550
J. Information and communication	303	40,172	284	37,864	260	38,868
58 - Publishing activities	1	135	1	135	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	196	23,454	167	20,920	141	19,011
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	90	14,707	94	14,143	102	17,699
62 - Computer programming, consultancy and related activities	16	1,876	22	2,666	17	2,158
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	55	5,381	56	4,745	56	3,478
L. Professional, scientific and technical activities	4,211	390,673	3,369	367,882	2,705	349,065
69 - Legal and accounting activities	926	164,298	1,013	182,120	1,080	203,424
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	900	72,037	682	64,258	477	52,204
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	2,379	153,932	1,665	120,683	1,143	92,711
74 - Other professional, scientific and technical activities	6	406	8	621	4	526
75 - Veterinary activities	-	-	1	200	1	200
M. Administrative and support service activities	168,402	17,449,044	136,585	12,850,883	112,561	12,907,374
77 - Rental and leasing activities	184	13,809	131	10,939	100	9,652
78 - Employment activities	166,036	17,105,817	133,998	12,455,935	109,304	12,383,308
79 - Travel agency, tour operator, reservation service and related activities	201	18,059	169	15,603	145	16,141
80 - Security and investigation activities	2	230	1	-	2	70
81. Services to buildings and landscape activities	48	8,332	44	8,999	48	8,479
82 - Office administrative, office support and other business support activities	1,931	302,797	2,242	359,407	2,962	489,724
N. Education	1,554	286,146	1,477	304,134	741	210,247
O. Human health and social work activities	22,193	1,526,580	23,159	1,722,272	22,925	1,756,778
86 - Human health activities	1,615	284,754	1,600	296,402	325	59,304
87 - Residential care activities	20,577	1,241,714	21,559	1,425,870	22,600	1,697,474
88. Social work activities with and without accommodation	1	112	-	-	-	-
P. Arts, entertainment and recreation	9,375	655,223	7,241	551,389	5,135	411,255
Q. Other service activities	96,823	9,448,386	91,621	9,466,052	64,731	7,033,803
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	2,628,594	86,866,055	2,940,534	101,753,604	3,300,239	106,006,612
A. Bank Employees	7,677	3,879,093	7,558	3,990,144	7,655	4,065,921
1) For house building	670	2,531,539	715	2,656,736	740	2,712,144
2) For transport i.e. purchase of car etc.	1,330	600,886	1,241	583,442	1,268	596,235
3) Other purposes	5,677	746,668	5,602	749,966	5,647	757,542
B. Consumer Financing	2,374,061	61,150,519	2,686,440	76,733,202	3,044,208	81,329,389
1) For house building	100,079	31,812,025	107,694	34,922,965	118,210	40,295,427
2) For transport i.e. purchase of car etc	1,965	1,198,578	1,831	1,181,974	2,199	1,489,635
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	2,272,017	28,139,916	2,576,915	40,628,263	2,923,799	39,544,328
C) Other	246,856	21,836,443	246,536	21,030,258	248,376	20,611,302
VII. OTHER	9,687	859,246	8,474	654,937	39,335	6,476,229
Total	4,819,309	326,142,638.6	5,037,030	343,807,104	5,331,158	361,726,329

8.9 Advances Classified by Rate of Interest Microfinance Banks

(Thousand Rupees)

Rate of Interest	Jun-22	Sep-22	Dec-22
0.00	6,050,885	11,551,857	9,354,051
1.00	-	-	-
2.00	-	-	-
3.00	213,871	274,288	240,821
4.00	54,330	16,651	73,847
5.00	12,241,781	13,440,136	14,035,139
6.00	400	3,000	5,250
7.00	31,870	31,127	33,939
8.00	30,560	479,482	477,589
9.00	237,532	209,612	207,951
10.00	754,209	749,006	742,454
11.00	16,658	10,090	11,541
12.00	25,361	17,561	13,432
13.00	173,970	181,454	196,269
14.00	102,740	101,912	137,394
15.00	385,297	314,601	733,585
16.00	391,828	324,145	338,734
17.00	455,191	465,579	261,666
18.00	1,325,257	1,294,767	1,164,529
19.00	930,553	832,264	840,046
20.00	3,548,115	3,516,256	3,528,928
21.00	3,824,532	3,595,762	3,403,716
22.00	6,177,396	5,691,983	4,965,711
23.00	7,998,684	6,509,926	5,982,161
24.00	8,778,115	7,684,601	6,123,181
25.00	23,074,676	17,565,804	11,914,287
26.00	23,901,885	23,124,562	19,516,782
27.00	13,128,691	14,006,071	13,426,515
28.00	17,108,895	25,626,146	28,819,193
29.00	10,542,189	10,887,688	13,470,521
30.00	19,906,496	14,295,801	16,146,902
31.00	9,243,307	18,063,021	15,227,675
32.00	30,574,609	26,169,011	27,048,374
33.00	44,488,204	44,178,210	33,868,829
34.00	21,472,951	24,907,024	30,433,447
35.00	11,681,851	13,286,802	13,531,428
36.00	8,364,575	17,594,332	23,981,233
37.00	3,126,947	3,798,301	11,891,301
38.00	1,306,262	738,140	4,264,389
39.00	4,313,706	2,419,860	1,119,797
40.00	3,271,729	4,690,126	990,343
41.00	3,075,720	2,862,052	1,752,488
42.00	3,407,832	3,075,505	9,507,966
43.00	1,053,264	515,611	879,039
44.00	1,877,262	2,259,190	1,830,288
45.00	501,016	816,571	916,583
46.00	1,747,452	1,521,747	5,200,613
47.00	2,052,641	1,916,642	3,222,809
48.00	6,603,522	6,912,837	7,381,986
49.00	1,704,399	2,300,007	2,636,215
50.00 & above	4,863,423	2,979,985	9,875,394
Total	326,142,639	343,807,104	361,726,329

*Each number in the left column delineates a range for the interest rate. For example 1 means 0 to 1 (excluding 1). Similarly "36" means 35 (incl.) to 36 (excl.)

8.17 Province/Region wise Advances by borrowers
Microfinance Banks

Provinces/Regions	Category	(Million Rupees)								
		Jun-22			Sep-22			Dec-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	84,119	154,298	238,417	83,562	157,837	241,399	166,304	82,940	249,243
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	35,722	51,144	86,866	39,956	61,798	101,754	63,054	42,953	106,007
	Others	390	469	859	294	361	655	3,903	2,573	6,476
	Total	120,231	205,911	326,143	123,812	219,995	343,807	233,261	128,466	361,726
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	61,221	113,788	175,009	61,233	117,218	178,451	121,681	50,209	171,890
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	19,952	25,722	45,674	21,381	32,971	54,352	33,529	22,311	55,840
	Others	152	323	474	122	253	375	2,357	1,111	3,468
	Total	81,324	139,833	221,157	82,737	150,443	233,179	157,566	73,632	231,198
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	13,519	30,397	43,916	13,014	30,314	43,327	33,263	23,714	56,977
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	7,562	19,161	26,723	8,956	21,884	30,840	22,401	10,306	32,707
	Others	229	133	362	165	101	267	1,425	785	2,210
	Total	21,311	49,691	71,001	22,135	52,299	74,434	57,089	34,805	91,894
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	4,512	6,671	11,184	4,522	6,824	11,346	7,618	4,273	11,891
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,180	2,324	4,504	2,678	2,578	5,256	2,427	2,522	4,950
	Others	5	9	15	3	5	8	27	478	506
	Total	6,698	9,005	15,703	7,203	9,407	16,610	10,073	7,273	17,346
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	265	1,088	1,352	259	988	1,247	1,047	270	1,316
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	658	1,829	2,486	721	2,114	2,835	2,386	799	3,185
	Others	0	4	4	0	2	2	94	30	125
	Total	922	2,921	3,843	980	3,104	4,084	3,527	1,099	4,625
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	875	-	875	748	-	748	-	706	706
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	3,669	-	3,669	4,370	-	4,370	-	5,276	5,276
	Others	3	-	3	3	-	3	-	27	27
	Total	4,547	-	4,547	5,121	-	5,121	-	6,009	6,009

8.17 Province/Region wise Advances by borrowers
Microfinance Banks

Provinces/Regions	Category	(Million Rupees)								
		Jun-22			Sep-22			Dec-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	233	220	453	271	278	549	315	262	577
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	184	212	397	182	210	391	184	161	345
	Others	-	-	-	-	-	-	-	-	-
	Total	417	433	850	452	488	940	499	423	922
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1,696	2,073	3,768	1,722	2,147	3,868	2,303	1,819	4,122
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	485	1,822	2,308	483	1,967	2,449	2,051	503	2,554
	Others	-	-	-	-	-	-	0	-	0
	Total	2,181	3,895	6,076	2,204	4,113	6,318	4,354	2,322	6,676
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1,799	61	1,860	1,794	67	1,862	78	1,687	1,765
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,032	74	1,106	1,185	74	1,259	75	1,076	1,151
	Others	1	-	1	1	-	1	-	141	141
	Total	2,832	135	2,967	2,980	141	3,121	153	2,904	3,057

8.11 Advances Classified by Size of Accounts

Microfinance Banks As on 31st December, 2022

(Thousand Rupees)

Size of Account (Rs.)	No. of Accounts	Amount
No. of Accounts with Zero Balance	5,745	-
1 to Less Than 5,000	2,650,685	5,118,583
5,000 to 10,000	65,353	449,774
10,000 to 20,000	90,474	1,389,359
20,000 to 25,000	62,594	1,345,573
25,000 to 30,000	66,780	1,844,325
30,000 to 40,000	150,627	5,384,710
40,000 to 50,000	191,625	8,767,297
50,000 to 60,000	217,628	11,827,986
60,000 to 70,000	217,588	13,999,266
70,000 to 80,000	236,037	17,635,232
80,000 to 90,000	132,527	11,150,267
90,000 to 100,000	158,849	15,137,246
100,000 to 200,000	697,425	92,231,264
200,000 to 300,000	170,303	40,174,590
300,000 to 400,000	73,565	25,029,750
400,000 to 500,000	41,906	18,732,110
500,000 to 600,000	26,054	13,934,959
600,000 to 700,000	15,409	9,938,138
700,000 to 800,000	12,479	9,307,159
800,000 to 900,000	9,567	8,096,712
900,000 to 1,000,000	13,861	13,251,050
1,000,000 to 2,000,000	21,513	29,530,268
2,000,000 to 3,000,000	2,053	4,936,837
3,000,000 to 4,000,000	259	827,899
4,000,000 to 5,000,000	93	410,903
5,000,000 to 6,000,000	47	261,143
6,000,000 to 7,000,000	29	189,334
7,000,000 to 8,000,000	25	186,272
8,000,000 to 9,000,000	15	126,601
9,000,000 to 10,000,000	7	65,002
10,000,000 to 100,000,000	36	446,720
100,000,000 & Over		
Total	5,331,158	361,726,329

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

8.12 Classification of Investments in Securities and Shares

Microfinance Banks

(Thousand Rupees)

Securities / Shares	Jun-22			Sep-22			Dec-22		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	96,891,209.7	98,757,832.0	96,788,368.1	111,708,724	113,155,958	111,771,728	201,253,526	203,420,442	201,153,204
1) Treasury Bills	73,850,300.0	75,548,046.0	73,806,360.0	83,299,432	84,513,278	83,282,782	120,610,096	122,338,535	120,545,227
2) Pakistan Investment Bonds (PIBs)	15,728,123.7	15,897,000.0	15,669,222.1	28,409,292	28,642,680	28,488,946	80,643,430	81,081,907	80,607,977
a. Fixed Rate	15,728,123.7	15,897,000.0	15,669,222.1	28,409,292	28,642,680	28,488,946	70,130,880	70,481,907	69,845,450
b. Floating Rate	-	-	-	-	-	-	10,512,550	10,600,000	10,762,527
3) Others	7,312,786.0	7,312,786.0	7,312,786.0	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	256,122.0	266,450.0	256,122.0	255,844	266,450	255,844	255,839	255,919	255,839
IX. MUTUAL FUNDS	16,036,580.0	16,036,580.0	16,036,580.0	21,777,859	21,777,859	21,777,859	21,913,212	21,913,212	21,913,212
X. OTHERS	6,581,720.0	6,581,720.0	6,581,720.0	600,000	600,000	600,000	-	-	-
XI. Islamic Banking Products - Investments	351,008.0	360,000.0	359,201.0	348,294	360,000	361,066	2,310,543	2,324,947	2,320,171
a. Government Islamic Securities	299,133.0	300,000.0	307,306.0	299,211	300,000	311,963	1,298,490	1,299,200	1,308,118
1. GOP Ijara Sukuk	299,133.0	300,000.0	307,306.0	299,211	300,000	311,963	1,298,490	1,299,200	1,308,118
a. Variable Rental Rate (VRR)	-	-	-	-	-	-	1,298,490	1,299,200	1,308,118
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	51,875.0	60,000.0	51,895.0	49,083	60,000	49,103	1,012,053	1,025,747	1,012,053
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	965,824	965,824	965,824
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	51,875.0	60,000.0	51,895.0	49,083	60,000	49,103	46,229	59,923	46,229
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	120,116,639.7	122,002,582.0	120,021,991.1	134,690,721	136,160,267	134,766,497	225,733,120	227,914,520	225,642,426

Development Finance Institutions

9.1 Assets and Liabilities
Development Finance Institutions

(Thousand Rupees)

Item	Jun-22	Sep-22	Dec-22
Assets	785,722,301	977,865,676	1,408,644,256
I. Currency and Deposits	12,784,834	10,314,924	11,383,577
1. Currency	19,530	14,925	12,370
2. Transferable Deposits	2,005,362	2,080,204	2,527,037
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	10,759,942	8,219,795	8,844,170
II. Securities(other than shares)	533,678,854	726,419,315	1,113,837,886
1. Short-term	282,651,538	430,882,115	605,587,749
2. Long-term	251,027,316	295,537,200	508,250,137
III. Loans extended (Advances)¹	163,905,175	164,673,317	199,234,276
1. Short-term	33,202,005	26,311,459	54,495,251
A) Money at call	-	-	-
B) Reverse Repo	10,163,574	3,057,600	21,664,492
C) Bills purchased and discounted	-	-	-
D) Other short-term advances and financial leases	23,038,431	23,253,859	32,830,759
2. Long-term	130,703,170	138,361,858	144,739,025
IV. Shares and other equity	47,584,926	47,274,417	49,946,791
1. Quoted	41,174,784	41,525,774	44,153,664
2. Non quoted	6,410,142	5,748,643	5,793,127
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	20,325,253	21,427,989	26,126,838
1. Trade credit and advances	-	-	-
2. Others	20,325,253	21,427,989	26,126,842
A) Dividends receivable resident sector	-	3,759	-
B) Settlement accounts resident sector	107,268	21,050	21,568
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	20,217,985	21,403,180	26,105,270
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	7,443,259	7,755,714	8,114,888
1. Produced assets	7,225,121	7,394,523	7,911,697
A) Tangible fixed assets	6,965,997	7,136,962	7,638,424
a) Dwellings	4,193,042	4,171,874	4,225,548
i) Building on freehold land	367,068	345,429	398,735
ii) Building on leasehold land	3,825,974	3,826,445	3,826,813
b) Other buildings and structures	1,016,996	898,763	989,396
i) Building on freehold land	36,751	36,751	36,751
ii) Building on leasehold land	980,245	862,012	952,645
c) Machinery and equipment	1,142,343	1,061,898	1,397,446
i) Transport equipments	419,282	318,279	617,486
ii) Furniture & Fixtures	250,762	258,664	279,347
iii) Office equipments	412,769	414,464	422,794
iv) Other machinery & equipments	59,530	70,491	77,819
d) Other tangible fixed assets n.e.s	613,616	1,004,427	1,026,034
B) Intangible fixed assets	259,124	257,561	273,273
a) Computer software	259,124	257,561	273,273
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	218,138	361,191	203,191
A) Tangible non-produced assets	164,646	307,699	149,699
a) Land	164,646	307,699	149,699
i) Land underlying Buildings and structures	164,646	307,699	149,699
1. Freehold land	147,748	147,748	147,748
2. Leasehold land	16,898	159,951	1,951
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	-	-	-
B) Intangible non-produced assets	53,492	53,492	53,492
a) Leases and other transferable contracts	53,492	53,492	53,492
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Jun-22	Sep-22	Dec-22
Liabilities	785,722,301	977,865,676	1,408,644,256
I. Deposits²	31,171,372	32,454,461	39,319,151
1. Transferable Deposits	1,490,622	1,550,963	1,846,302
2. Restricted/ compulsory deposits	131,732	132,444	125,544
3. Other deposits	29,549,018	30,771,054	37,347,305
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	581,872,202	768,188,081	1,189,543,966
1. Short-term	480,707,543	663,049,089	1,005,334,675
A) Money at call	20,502,840	16,490,005	19,407,679
B) Repurchase agreements (Repo)	441,754,253	619,099,891	787,105,082
C) Other short-term borrowings and financial leases	18,450,450	27,459,193	198,821,914
2. Long-term borrowings	101,164,659	105,138,992	184,209,291
IV. Financial Derivatives	-	-	-
V. Other accounts payable	42,966,089	43,102,053	43,069,040
1. Provision for losses	17,575,087	16,515,929	15,733,007
A) Provision for loan losses-Specific	12,799,400	12,725,922	12,593,365
B) Provision for loan losses-General	-	-	968,658
C) Provision for other losses	4,775,687	3,790,007	2,170,984
2. Accumulated Depreciation	1,546,399	1,519,164	1,525,076
3. Other accounts payable other resident Sectors	23,844,603	25,066,960	25,810,957
A) Dividends payable	-	-	-
B) Settlement accounts	2,465,943	2,082,096	2,368,114
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	21,378,660	22,984,864	23,442,843
a) Suspense account	7,068,284	7,346,799	7,471,289
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	3,146,987	3,180,304	3,463,126
d) Accrued wages	195,092	439,380	625,619
e) Accrued rent	-	-	-
f) Accrued taxes	6,819,018	7,207,301	7,390,555
g) Other miscellaneous liability items	4,149,279	4,811,080	4,492,254
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	8,641,333
VII. Shares and other equity	129,712,638	134,121,081	128,070,766
1. Quoted	-	-	-
2. Non quoted	78,228,299	78,332,968	72,182,968
3. Investment fund shares	-	-	-
4. Retained earnings	29,882,068	30,403,129	30,666,608
5. Current year result	3,040,472	5,446,088	9,606,379
6. General and special reserve	22,068,034	22,457,366	20,264,915
7. Valuation adjustments	(3,506,235)	(2,518,470)	(4,650,104)
IX. Contingencies and Commitments³	-	-	95,689,678
1. Guarantees	-	-	8,084,227
2. Commitments	-	-	85,540,518
A) Letter of Credit	-	-	604,427
B) Forward government Securities Transactions	-	-	54,990,115
C) Forward lending	-	-	2,485,027
D) Commitments for acquisition of :	-	-	45,168
i. Fixed assets	-	-	10,322
ii. Intangible assets	-	-	34,846
E) Other commitments	-	-	27,415,781
3. Other contingent liabilities	-	-	2,064,933

Note:

1: Total advances shown in assets may differ from advances presented in multiple tables of DFIs' advances due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in multiple tables of DFIs' deposits due to inclusion of interbank deposits, placements, margin deposits (deposits held by DFIs as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.

3: This data has been collected on the presented format from December 2022.

9.2 Profit and Loss Accounts
Development Finance Institutions
October to December 2022

(Thousand Rupees)

Profit/Loss Account	Amount
I. Net Mark-UP/Retrun/Interest Income	3,841,875
A) MARK-UP/RETURN/INTEREST EARNED	41,481,925
1) Loans and advances	5,043,213
2) Investments	35,845,274
3) Lendings to financial institutions	447,661
4) Balances with banks	145,645
5) Income from inter-office lending	132
6) Other	-
B. MARK-UP/RETURN/INTEREST EXPENSED	37,640,050
1) Deposits	739,737
2) Borrowings	36,900,149
3) Subordinated debt	-
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	-
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	-
6) Expense on inter-office borrowing	164
7) Other	-
II. Net Non Mark-UP/Retrun/Interest Income	10,070,688
A) Non Mark-UP/Retrun/Interest Income	6,228,813
I. FEE & COMMISSION INCOME	158,935
1) Branch banking customer fees	-
2) Consumer finance related fees	1,402
3) Card related fees (debit and credit cards)	-
4) Credit related fees	44,334
5) Investment banking fee	49,640
6) Commission on trade	446
7) Commission on guarantees	7,563
8) Commission on cash management	-
9) Commission on remittances including home remittances	-
10) Commission on utility bills	-
11) Commission income - Bancassurance	-
12) Rent on lockers	-
13) Commission on investments services	-
14) Other Commission	55,550
II. Dividend Income	696,277
III. Foreign exchange income	(1,445)
IV. Income from derivatives	-
V. Gain on securities	110,018
1) Realised	103,804
2) Unrealised - held for trading	6,214
VI. Other Income	5,265,028
1) Rent on property	92,377
2) Gain on sale of fixed assets-net	23,932
3) Loss on termination of lease liability against right of use assets	-
4) Gain on sale of non banking assets - net	97
5) Other	5,148,622

9.2 Profit and Loss Accounts
Development Finance Institutions
October to December 2022

(Thousand Rupees)

Profit/Loss Account	Amount
B) Non Mark-UP/Retrun/Interest Expenses	2,028,546
1. Operating expenses	1,929,602
1) Total compensation expense	1,150,629
2) Property expense	204,412
(a) Rent and taxes	9,388
(b) Insurance	3,470
(c) Utilities cost	35,730
(d) Lease rental	-
(e) Fuel expense generators	1,769
(f) Security (including guards)	8,524
(g) Repair and maintenance (including janitorial charges)	78,752
(h) Depreciation on right-of-use assets	38,672
(i) Depreciation	28,107
3) Information technology expenses	46,049
4) Other operating expenses	528,512
2. Workers welfare fund	132,562
3. Other charges	(33,618)
1) Penalties imposed by State Bank of Pakistan	500
2) Penalties imposed by other regulatory bodies (to be specified)	-
3) Others (to be specified, if material)	(34,118)
III. Profit before provisions	8,042,142
Provisions / (reversals) and write offs - net	1,167,602
1) (Reversals) / provisions against balance with Banks	27,201
2) (Reversals) / provisions for diminution in value of investments	476,862
3) (Reversals) / provisions against loans & advances	635,466
4) (Reversals) / provisions against off balance sheet items	-
5) Reversals against other assets	28,073
6) Recovery of written off / charged off bad debts	-
Extra ordinary / unusual items	-
IV. PROFIT BEFORE TAXATION	6,874,540
Taxation	2,073,373
1) Current	1,571,014
2) Prior Years	47,752
3) Deferred	454,607
V. PROFIT AFTER TAXATION	4,801,167
VI. Number of Employees*	1,124
1. Permanent	868
2. Contractual	256

* Number of employees are as on end December 2022 and are shown in actual numbers.

9.3 Deposits Distributed by Type of Accounts

Development Finance Institutions						(Thousand Rupees)	
Type of Account	Jun-22		Sep-22		Dec-22		
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
I. Current Deposits	-	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-	-
IV. Saving Deposits	-	-	-	-	-	-	-
V. Fixed or Term Deposits	390	28,698,558	427	31,826,531	497	38,115,989	
1) Less Than Three Months	100	9,908,381	83	2,245,984	113	7,085,915	
2) For Three Months and Over but Less Than Six Months	145	5,525,232	149	6,569,358	146	4,942,354	
3) For Six Months and Over but Less Than One Year	60	2,707,854	87	10,082,507	107	12,526,046	
4) For One Year & Over but Less Than Two Years	85	10,457,091	107	12,828,682	130	13,461,674	
5) For Two Years & Over but Less Than Three Years	-	-	-	-	-	-	
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-	
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-	
8) For Five Years & Over but Less Than Ten Years	1	100,000	1	100,000	1	100,000	
9) For Ten Years and Over	-	-	-	-	-	-	
Total	390	28,698,558	427	31,826,531	497	38,115,989	

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Jun-22	Sep-22	Dec-22			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	925,261	949,360	-	-	-	-
1) Official	925,261	949,360	-	-	-	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
b) Other	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
b) Other	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	27,773,297	30,877,171	-	-	-	-
I. GOVERNMENT	789,311	1,167,683	-	-	-	-
A. Federal Government	690,622	798,467	-	-	-	-
B. Provincial Governments	98,689	369,216	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	8,791,944	11,893,302	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	6,120,000	6,120,000	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	1,060,000	3,150,000	-	-	-	-
Manufacturing	1,166,543	2,177,900	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	30,401	30,402	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	415,000	415,000	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	2,204,862	8,237,388	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	400,000	400,000	-	-	-	-
MFIs and DFIs	1,081,500	1,080,500	-	-	-	-
Stock Exchange & Brokerage Houses	538,362	546,888	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	185,000	6,210,000	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	12,758,713	5,860,900	-	-	-	-
A. Agriculture, forestry and fishing	1,000	53,010	-	-	-	-
1. Crop and animal production, hunting and related service activities	1,000	53,010	-	-	-	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	-	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	1,000	53,010	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	4,076,554	785,000	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	4,076,554	785,000	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	6,224,383	3,453,830	-	-	-	-
10 - Manufacture of food products	219,983	238,756	-	-	-	-
11 - Manufacture of beverages	-	-	-	-	-	-
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	150,000	210,000	-	-	-	-
Preparation and spinning of textile fibres	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	50,000	100,000	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	100,000	110,000	-	-	-	-
14 - Manufacture of wearing apparel	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Dec-22										
Fixed Deposits										
Less Than 6 Months	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 Five Years and Over but Less Than Ten Years	For Ten Years and Over	Sub Total	Total Deposits	
980,396	-	-	-	-	-	-	-	980,396	980,396	980,396
980,396	-	-	-	-	-	-	-	980,396	980,396	980,396
-	-	-	-	-	-	-	-	-	-	-
980,396	-	-	-	-	-	-	-	980,396	980,396	980,396
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
11,047,873	12,526,046	13,461,674	-	-	-	100,000	-	37,035,593	37,135,593	37,135,593
176,513	688,278	8,461,467	-	-	-	-	-	9,326,258	9,326,258	9,326,258
-	425,000	8,461,467	-	-	-	-	-	8,886,467	8,886,467	8,886,467
176,513	263,278	-	-	-	-	-	-	439,791	439,791	439,791
-	-	-	-	-	-	-	-	-	-	-
1,246,225	2,200,271	2,052,900	-	-	-	-	-	5,499,396	5,499,396	5,499,396
-	-	-	-	-	-	-	-	-	-	-
-	-	345,000	-	-	-	-	-	345,000	345,000	345,000
1,215,000	1,700,000	1,105,000	-	-	-	-	-	4,020,000	4,020,000	4,020,000
-	500,000	602,900	-	-	-	-	-	1,102,900	1,102,900	1,102,900
-	-	-	-	-	-	-	-	-	-	-
31,225	271	-	-	-	-	-	-	31,496	31,496	31,496
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
4,207,806	6,055,000	-	-	-	-	-	-	10,262,806	10,262,806	10,262,806
3,000,000	-	-	-	-	-	-	-	3,000,000	3,000,000	3,000,000
400,000	-	-	-	-	-	-	-	400,000	400,000	400,000
75,500	5,000	-	-	-	-	-	-	80,500	80,500	80,500
578,306	-	-	-	-	-	-	-	578,306	578,306	578,306
-	-	-	-	-	-	-	-	-	-	-
154,000	6,050,000	-	-	-	-	-	-	6,204,000	6,204,000	6,204,000
3,380,634	2,016,327	2,614,760	-	-	-	100,000	-	8,011,721	8,111,721	8,111,721
200,000	-	84,510	-	-	-	-	-	284,510	284,510	284,510
-	-	-	-	-	-	-	-	-	-	-
200,000	-	84,510	-	-	-	-	-	284,510	284,510	284,510
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
200,000	-	-	-	-	-	-	-	200,000	200,000	200,000
-	-	84,510	-	-	-	-	-	84,510	84,510	84,510
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
746,664	637,545	2,093,672	-	-	-	100,000	-	3,477,881	3,577,881	3,577,881
35,507	75,000	206,416	-	-	-	-	-	316,923	316,923	316,923
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
264,000	-	15,000	-	-	-	100,000	-	279,000	379,000	379,000
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
264,000	-	-	-	-	-	-	-	264,000	264,000	264,000
-	-	15,000	-	-	-	100,000	-	15,000	115,000	115,000
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-

9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Jun-22	Sep-22	Dec-22			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	-	-
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	-	-	-	-	-	-
18 - Printing and reproduction of recorded media	512,810	439,902	-	-	-	-
Printing and other service activities related to printing	462,570	326,787	-	-	-	-
Reproduction of recorded media	50,240	113,115	-	-	-	-
19 - Manufacture of coke and refined petroleum products	27,046	27,045	-	-	-	-
20 - Manufacture of chemicals and chemical products	4,328,618	337,700	-	-	-	-
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	338,546	342,889	-	-	-	-
22 - Manufacture of rubber and plastics products	-	850,000	-	-	-	-
23 - Manufacture of other non-metallic mineral products	100,000	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except machinery and equipment	-	50,000	-	-	-	-
26 - Manufacture of computer, electronic and optical products	200,000	600,000	-	-	-	-
27 - Manufacture of electrical equipment	25,648	26,124	-	-	-	-
28 - Manufacture of machinery and equipment	24,093	24,251	-	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	297,639	307,163	-	-	-	-
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32 - Other manufacturing	-	-	-	-	-	-
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	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	-	-	-	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	336,957	12,723	-	-	-	-
Electric power generation, transmission and distribution	336,957	12,723	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	19,457	12,723	-	-	-	-
f) Other	317,500	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

Finance Institutions

(Thousand Rupees)

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9.4 Deposits Distributed by Category

Development

Category of Deposit Holder	Jun-22	Sep-22	Dec-22			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	100,000	100,000	-	-	-	-
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	100,000	100,000	-	-	-	-
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-
H. Transportation and storage	22,500	223,684	-	-	-	-
49 - Land transport and transport via pipelines	-	-	-	-	-	-
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	22,500	223,684	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	600,000	60,000	-	-	-	-
55 - Accommodation	600,000	60,000	-	-	-	-
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	367,815	364,493	-	-	-	-
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	9,815	9,852	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	116,500	113,141	-	-	-	-
62 - Computer programming, consultancy and related activities	106,500	106,500	-	-	-	-
63 - Information service activities	135,000	135,000	-	-	-	-
K. Real estate activities	1,200	1,236	-	-	-	-
L. Professional, scientific and technical activities	109,310	105,897	-	-	-	-
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	70,782	67,353	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	528	544	-	-	-	-
74 - Other professional, scientific and technical activities	38,000	38,000	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	265,000	255,000	-	-	-	-
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	265,000	255,000	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-
N. Education	292,068	215,359	-	-	-	-
O. Human health and social work activities	50,578	-	-	-	-	-
86 - Human health activities	50,578	-	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	311,348	230,668	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	890,408	974,785	-	-	-	-
A. Private Trusts and Non-profit Organizations	782,637	865,607	-	-	-	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	107,771	109,178	-	-	-	-
VI. PERSONAL	2,337,559	2,742,613	-	-	-	-
A. Salaried persons	883,953	1,178,949	-	-	-	-
B. Self employed	942,254	974,047	-	-	-	-
C. Other Personal	511,352	589,617	-	-	-	-
VII. OTHER	500	500	-	-	-	-
Total	28,698,558	31,826,531	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(Thousand Rupees)

Dec-22										
Fixed Deposits										
Less Than 6 Months	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 Five Years and Over but Less Than Ten Years	For Ten Years and Over	Sub Total	Total Deposits	
123,544	-	-	-	-	-	-	-	123,544	123,544	
-	-	-	-	-	-	-	-	-	-	
123,544	-	-	-	-	-	-	-	123,544	123,544	
-	-	-	-	-	-	-	-	-	-	
1,000	5,000	17,500	-	-	-	-	-	23,500	23,500	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
1,000	5,000	17,500	-	-	-	-	-	23,500	23,500	
-	-	-	-	-	-	-	-	-	-	
308,415	-	-	-	-	-	-	-	308,415	308,415	
308,415	-	-	-	-	-	-	-	308,415	308,415	
-	-	-	-	-	-	-	-	-	-	
524,613	75,000	135,000	-	-	-	-	-	734,613	734,613	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
130,000	-	-	-	-	-	-	-	130,000	130,000	
394,613	75,000	-	-	-	-	-	-	469,613	469,613	
-	-	135,000	-	-	-	-	-	135,000	135,000	
22,129	-	1,236	-	-	-	-	-	23,365	23,365	
63,084	-	35,000	-	-	-	-	-	98,084	98,084	
-	-	-	-	-	-	-	-	-	-	
25,084	-	35,000	-	-	-	-	-	60,084	60,084	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
38,000	-	-	-	-	-	-	-	38,000	38,000	
-	-	-	-	-	-	-	-	-	-	
65,000	200,000	-	-	-	-	-	-	265,000	265,000	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
65,000	200,000	-	-	-	-	-	-	265,000	265,000	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
141,000	107,665	94,834	-	-	-	-	-	343,499	343,499	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
25,000	-	153,008	-	-	-	-	-	178,008	178,008	
853,618	282,080	62,536	-	-	-	-	-	1,198,234	1,198,234	
763,050	280,080	40,536	-	-	-	-	-	1,083,666	1,083,666	
-	-	-	-	-	-	-	-	-	-	
90,568	2,000	22,000	-	-	-	-	-	114,568	114,568	
983,077	1,284,090	269,511	-	-	-	-	-	2,536,678	2,536,678	
655,501	400,566	103,352	-	-	-	-	-	1,159,419	1,159,419	
90,142	541,026	128,649	-	-	-	-	-	759,817	759,817	
237,434	342,498	37,510	-	-	-	-	-	617,442	617,442	
200,000	-	500	-	-	-	-	-	200,500	200,500	
12,028,269	12,526,046	13,461,674	-	-	-	100,000	-	38,015,989	38,115,989	

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Jun-22			Sep-22			Dec-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	925	925	-	949	949	-	980	980
	Govt.	-	789	789	-	1,168	1,168	-	9,326	9,326
	NFPSEs	-	8,792	8,792	-	11,893	11,893	-	5,499	5,499
	NBFCs & Fin Aux.	-	2,205	2,205	-	8,237	8,237	-	10,263	10,263
	Private Sector	-	12,759	12,759	-	5,861	5,861	-	8,112	8,112
	Trust Fund	-	890	890	-	975	975	-	1,198	1,198
	Personal	-	2,338	2,338	-	2,743	2,743	-	2,537	2,537
	Others	-	1	1	-	1	1	-	201	201
	Total	-	28,699	28,699	-	31,827	31,827	-	38,116	38,116
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Sindh	Foreign	-	925	925	-	949	949	-	980	980
	Govt.	-	789	789	-	1,168	1,168	-	7,983	7,983
	NFPSEs	-	6,380	6,380	-	9,958	9,958	-	5,499	5,499
	NBFCs & Fin Aux.	-	2,205	2,205	-	8,237	8,237	-	10,263	10,263
	Private Sector	-	12,559	12,559	-	5,261	5,261	-	6,512	6,512
	Trust Fund	-	880	880	-	769	769	-	885	885
	Personal	-	2,338	2,338	-	2,743	2,743	-	2,537	2,537
	Others	-	1	1	-	1	1	-	1	1
	Total	-	26,077	26,077	-	29,086	29,086	-	34,660	34,660
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	1,343	1,343
	NFPSEs	-	2,412	2,412	-	1,935	1,935	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	200	200	-	600	600	-	1,600	1,600
	Trust Fund	-	10	10	-	206	206	-	313	313
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	200	200
	Total	-	2,622	2,622	-	2,741	2,741	-	3,456	3,456

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Jun-22			Sep-22			Dec-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-

9.6 Deposits Distributed by Size of Accounts

Development Finance Institutions

As on 31st December, 2022

(Thousand Rupees)

Size of Account (Rs.)	No. of Accounts	Amount
No. of Accounts with Zero Balance	-	-
1 to Less Than 5,000	-	-
5,000 to 10,000	-	-
10,000 to 20,000	-	-
20,000 to 25,000	14	280
25,000 to 30,000	-	-
30,000 to 40,000	-	-
40,000 to 50,000	-	-
50,000 to 60,000	1	50
60,000 to 70,000	-	-
70,000 to 80,000	-	-
80,000 to 90,000	-	-
90,000 to 100,000	-	-
100,000 to 200,000	7	848
200,000 to 300,000	9	2,140
300,000 to 400,000	5	1,673
400,000 to 500,000	5	2,125
500,000 to 600,000	14	7,286
600,000 to 700,000	4	2,428
700,000 to 800,000	3	2,150
800,000 to 900,000	4	3,223
900,000 to 1,000,000	3	2,851
1,000,000 to 2,000,000	64	79,950
2,000,000 to 3,000,000	33	74,190
3,000,000 to 4,000,000	18	58,831
4,000,000 to 5,000,000	9	37,601
5,000,000 to 6,000,000	34	178,608
6,000,000 to 7,000,000	12	74,379
7,000,000 to 8,000,000	4	29,451
8,000,000 to 9,000,000	11	90,393
9,000,000 to 10,000,000	7	65,008
10,000,000 to 100,000,000	153	5,821,784
100,000,000 & Over	83	31,580,740
Total	497	38,115,989

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

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	-	-	-	-	-	-
II. Securities, Shares and Other						
Financial Instruments:	6	526,021	6	479,592	5	913,321
A. Quoted on the Stock Exchange:	3	59,354	3	59,354	3	59,154
1. To Stock Brokers and Dealers:	2	52,000	2	52,000	2	51,800
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	1	50,000	1	50,000	1	50,000
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	2,000	1	2,000	1	1,800
2. To Others:	1	7,354	1	7,354	1	7,354
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	7,354	1	7,354	1	7,354
B. Unquoted on the Stock Exchange:	3	466,667	3	420,238	2	854,167
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	3	466,667	3	420,238	2	854,167
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	3	466,667	3	420,238	2	854,167
III. Merchandise	34	6,788,502	37	5,617,547	31	6,007,740
A. Food Items:	5	1,343,750	3	732,500	2	750,000
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	3	343,750	2	170,000	1	250,000
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	2	1,000,000	1	562,500	1	500,000
(a) Indigenous	2	1,000,000	1	562,500	1	500,000
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	5	1,290,480	6	716,230	6	712,618
1. Cotton Raw:	3	590,480	2	353,980	2	300,000
(a) Indigenous	1	140,480	1	153,980	1	100,000
(b) Imported	2	450,000	1	200,000	1	200,000
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	1	12,250	2	15,250
(a) Indigenous	-	-	-	-	2	15,250
(b) Imported	-	-	1	12,250	-	-
5. Iron and Steel:	1	500,000	-	-	-	-

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
(a) Indigenous	1	500,000	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	1	200,000	3	350,000	2	397,368
(a) Indigenous	-	-	-	-	1	197,368
(b) Imported	1	200,000	3	350,000	1	200,000
C. Finished/Manufactured Goods:	24	4,154,272	28	4,168,817	23	4,545,122
1. Cotton Textiles:	3	250,000	6	375,000	1	375,000
(a) Indigenous	3	250,000	6	375,000	1	375,000
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	17	3,199,891	17	3,025,318	17	3,201,623
(a) Indigenous	-	-	-	-	1	247,610
(b) Imported	17	3,199,891	17	3,025,318	16	2,954,013
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-
12. Other Finished Goods:	4	704,381	5	768,499	5	968,499
(a) Indigenous	3	675,882	3	740,000	4	940,000
(b) Imported	1	28,499	2	28,499	1	28,499
IV. Fixed Assets Including Machinery	1,329	80,552,068	1,512	86,269,529	1,435	95,243,742
A. Transport Equipments	380	472,962	380	463,181	348	747,992
B. Furniture & Fixtures	7	1,975,072	5	1,769,682	5	1,581,182
C. Office Equipments	5	159,583	5	175,000	4	174,241
D. Other Machinery & Equipments	937	77,944,451	1,122	83,861,666	1,078	92,740,327
V. Real Estate	37,372	41,378,247	37,083	42,698,750	36,576	43,801,370
A. Land	107	9,777,160	58	6,173,410	112	11,776,583
1. Residential	2	161,642	4	257,037	2	152,461
(a) House	2	161,642	4	257,037	2	152,461
(b) Flat	-	-	-	-	-	-
2. Non-Residential	105	9,615,518	54	5,916,373	110	11,624,122
(a) Commercial	6	569,667	5	988,000	3	221,333
(b) Industrial	17	1,733,810	19	2,134,631	19	2,150,180
c) Agriculture	-	-	-	-	61	5,768,084
(c) Others	82	7,312,041	30	2,793,742	27	3,484,525
B. Buildings:	37,265	31,601,087	37,025	36,525,340	36,464	32,024,787
1. Residential	37,136	20,473,800	36,786	21,033,478	36,321	21,466,806
(a) House	36,795	19,930,660	36,491	20,005,253	36,017	20,404,026
(b) Flat	341	543,140	295	1,028,225	304	1,062,780
2. Non-Residential	129	11,127,287	239	15,491,862	143	10,557,981
(a) Commercial	70	8,032,417	95	7,884,956	74	8,092,066
(b) Industrial	14	2,304,598	16	1,869,052	12	1,799,694
c) Agriculture	-	-	-	-	57	666,221
(c) Others	45	790,272	128	5,737,854	-	-
VI. Fixed Deposits and Insurance Policies	1	270,000	-	-	-	-
A. Bank Deposits	1	270,000	-	-	-	-
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	1	270,000	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	293	14,710,936	312	15,791,215	329	20,968,673
A. Other Secured Advances	251	10,274,126	273	10,849,189	293	15,650,584
1. Receivables	19	1,967,383	12	177,778	1	177,778
2. Employees Benefits	51	815,555	54	815,146	56	812,823
3. Others	181	7,491,188	207	9,856,265	236	14,659,983
B. Advances Secured by Guarantee(s)	42	4,436,810	39	4,942,026	36	5,318,089
1. Institutional Guarantee(s)	4	4,060,500	4	4,565,741	5	4,940,741
2. Individual Guarantee(s)	38	376,310	35	376,285	31	377,348
VIII. Unsecured Advances	391	1,004,126	400	695,730	391	423,098
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	349	33,736	351	35,218	344	32,750
3. Others	42	970,390	49	660,512	47	390,348
Total	39,426	145,229,900	39,350	151,552,363	38,767	167,357,944

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	39,426	145,229,900	39,350	151,552,363	38,767	167,357,944
I. GOVERNMENT	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	5	4,790,741	5	4,565,741	5	4,940,741
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	4	4,790,741	4	4,565,741	5	4,940,741
Manufacturing	1	-	1	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	19	3,024,040	11	3,011,676	9	2,802,742
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	3	1,984,722	2	1,762,500	2	1,575,000
Stock Exchange & Brokerage Houses	1	50,000	1	50,000	1	50,000
Modarabas	2	234,157	4	241,237	2	174,803
Other NBFIs	13	755,161	3	780,161	4	1,002,939
IV. PRIVATE SECTOR (BUSINESS)	1,303	116,310,121	1,584	123,484,796	1,466	138,976,025
A. Agriculture, forestry and fishing	24	1,268,604	75	1,906,472	58	1,908,798
1. Crop and animal production, hunting and related service activities	24	1,268,604	75	1,906,472	58	1,908,798
Growing of Wheat, Rice, Sugar Cane & Cotton	3	21,499	3	10,000	3	34,500
Growing of tropical, subtropical, pome and stone fruits & vegetables	4	67,250	4	56,250	2	56,250
Growing of other fruits, vegetables and crops	12	108,175	13	13,000	1	10,000
Raising of livestock and other related activities	5	1,071,680	7	1,411,159	6	1,395,059
Other agricultural support activities	-	-	48	416,063	46	412,989
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	14	1,617,653	21	1,986,627	24	3,185,837
05 - Mining of coal and lignite	-	-	-	-	1	1,000,000
06 - Extraction of crude petroleum and natural gas	14	1,617,653	21	1,986,627	23	2,185,837
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	879	74,163,853	1,032	83,897,784	1,017	92,081,947
10 - Manufacture of food products	163	15,600,741	190	16,226,716	196	18,036,617
11 - Manufacture of beverages	1	180,000	1	180,000	1	180,000
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	290	23,411,587	358	26,789,195	366	29,241,292
Preparation and spinning of textile fibres	61	5,645,114	77	6,854,522	87	8,250,825
Weaving of textiles	43	4,136,810	52	4,556,107	54	5,408,093
Finishing of textiles	42	4,387,830	52	4,908,386	47	4,944,625
Manufacture of knitted and crocheted fabrics	2	126,121	2	126,121	3	126,121
Manufacture of made-up textile articles, except apparel	132	8,720,672	157	9,875,741	158	10,093,038
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	10	395,040	18	468,318	17	418,590
14 - Manufacture of wearing apparel	39	4,494,301	42	4,942,837	38	4,992,790
15 - Manufacture of leather and related products	4	88,956	5	88,601	4	87,793

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	2	85,000	2	80,000	1	80,000
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	2	3,956	3	8,601	3	7,793
a. Leather wear	2	3,956	3	8,601	3	7,793
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	2	13,799	3	13,527	3	13,094
17 - Manufacture of paper and paper products	14	186,368	18	938,643	10	859,506
18 - Printing and reproduction of recorded media	67	743,374	85	714,215	58	760,550
Printing and other service activities related to printing	66	728,374	84	714,215	58	760,550
Reproduction of recorded media	1	15,000	1	-	-	-
19 - Manufacture of coke and refined petroleum products	5	948,466	4	796,875	3	777,500
20 - Manufacture of chemicals and chemical products	86	6,102,294	96	6,674,312	98	7,854,330
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	21	3,735,917	23	3,698,762	22	4,108,160
22 - Manufacture of rubber and plastics products	41	2,027,989	52	3,686,561	59	3,836,826
23 - Manufacture of other non-metallic mineral products	25	4,298,166	27	5,311,402	28	5,539,631
24 - Manufacture of basic metals	42	5,226,332	50	5,189,505	53	6,466,301
25 - Manufacture of fabricated metal products, except machinery and equipment	26	1,055,339	22	1,055,677	23	1,038,483
26 - Manufacture of computer, electronic and optical products	6	1,531,174	7	2,500,000	8	2,850,000
27 - Manufacture of electrical equipment	23	3,285,883	22	3,560,279	22	3,849,644
28 - Manufacture of machinery and equipment	1	718	1	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	13	589,446	13	838,075	14	887,688
30 - Manufacture of other transport equipment	4	557,161	4	602,448	3	582,892
31 - Manufacture of furniture	2	15,000	2	10,000	2	20,000
32 - Other manufacturing	2	61,667	5	75,254	5	94,225
Manufacture of jewellery and related articles	1	20,000	1	20,000	1	40,000
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	1	41,667	1	41,667	1	41,667
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	3	13,587	3	12,558
33 - Repair and installation of machinery and equipment	2	9,175	2	4,900	1	4,625
D. Electricity, gas, steam and air conditioning supply	133	25,664,323	157	20,251,046	127	25,883,067
Electric power generation, transmission and distribution	127	24,070,796	151	18,841,931	121	24,549,335
a) Hydal	7	306,974	6	303,316	7	283,658
b) Thermal	54	10,655,804	68	4,698,986	22	8,232,527
c) Coal Based	10	6,941,460	12	8,538,497	17	10,519,158
d) Wind	35	2,784,593	35	2,699,845	33	2,620,010
e) Solar	4	394,258	13	786,942	26	787,070
f) Other	17	2,987,707	17	1,814,345	16	2,106,912
Manufacture of gas; distribution of gaseous fuels through mains	6	1,593,527	6	1,409,115	6	1,333,732
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	40	2,967,870	45	3,338,663	44	2,632,340
41 - Construction of buildings	8	827,466	8	794,196	8	713,209
42 - Civil engineering	32	2,140,404	37	2,544,467	36	1,919,131
43 - Specialized construction activities	-	-	-	-	-	-

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	64	1,897,467	76	1,976,207	36	2,431,163
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	899	1	250,000	1	234,375
46 - Wholesale trade, except of motor vehicles and motorcycles	19	149,790	30	88,422	16	433,735
47 - Retail trade, except of motor vehicles and motorcycles	44	1,746,778	45	1,637,785	19	1,763,053
H. Transportation and storage	34	1,072,578	31	1,046,125	29	1,293,332
49 - Land transport and transport via pipelines	27	105,079	25	100,818	23	385,291
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	7	967,499	6	945,307	6	908,041
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	24	2,262,396	25	2,908,142	14	2,812,919
55 - Accommodation	11	2,194,217	12	2,880,491	6	2,773,211
56 - Food and beverage service activities	13	68,179	13	27,651	8	39,708
J. Information and communication	26	2,515,638	28	3,173,033	30	3,543,979
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	3	77,722	3	76,645	2	76,555
60 - Programming and broadcasting activities	2	99,348	2	80,000	1	80,000
61 - Telecommunications	10	1,817,838	10	2,467,503	13	2,874,138
62 - Computer programming, consultancy and related activities	8	407,397	7	399,324	8	387,620
63 - Information service activities	3	113,333	6	149,561	6	125,666
K. Real estate activities	8	1,192,940	8	1,170,034	9	1,126,159
L. Professional, scientific and technical activities	2	46,320	3	42,125	3	68,826
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	-	-	1	16,999	2	45,999
71 - Architectural and engineering activities; technical testing and analysis	2	46,320	2	25,126	1	22,827
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	5	77,955	5	95,635	2	94,511
77 - Rental and leasing activities	1	987	1	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	2	-	1	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81. Services to buildings and landscape activities	1	5,968	1	-	-	-
82 - Office administrative, office support and other business support activities	1	71,000	2	95,635	2	94,511
N. Education	25	1,133,475	37	1,170,784	29	1,302,835
O. Human health and social work activities	20	408,240	37	502,822	39	588,522
86 - Human health activities	20	408,240	37	502,822	39	588,522
87 - Residential care activities	-	-	-	-	-	-
88. Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	1	2,637	-	-	1	760
Q. Other service activities	4	18,172	4	19,297	4	21,030
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	2	25,000	2	20,000	2	15,010
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	2	25,000	2	20,000	2	15,010
VI. PERSONAL	38,095	19,690,093	37,747	19,958,866	37,284	20,394,499
A. Bank Employees	1,038	1,615,960	1,049	1,667,884	1,046	1,708,589
1) For house building	416	1,363,628	416	1,418,702	412	1,445,815
2) For transport i.e. purchase of car etc.	342	140,816	334	137,142	321	147,019
3) Other purposes	280	111,516	299	112,040	313	115,755
B. Consumer Financing	37,056	18,073,469	36,697	18,290,318	36,237	18,685,246
1) For house building	36,689	18,058,913	36,331	18,275,762	35,871	18,670,690
2) For transport i.e. purchase of car etc	1	249	1	249	1	249
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	84	678	84	678	84	678
5) Personal loans	282	13,629	281	13,629	281	13,629
C) Other	1	664	1	664	1	664
VII. OTHER	2	1,389,905	1	511,284	1	228,927
Total	39,426	145,229,900.0	39,350	151,552,363	38,767	167,357,944

9.9 Advances Classified by Rate of Interest

Development Finance Institutions

(Thousand Rupees)

Rate of Interest	Jun-22	Sep-22	Dec-22
0.00	10,701,711	11,647,902	11,457,021
1.00	-	-	-
2.00	-	-	-
3.00	9,290,828	9,062,548	8,237,645
4.00	11,546,128	11,144,315	11,737,215
5.00	10,829,833	12,599,833	13,001,988
6.00	3,122,704	3,566,461	3,994,969
7.00	2,946,767	3,745,487	3,804,538
8.00	636,773	523,103	1,521,479
9.00	932,128	284,714	383,757
10.00	1,681,810	680,705	906,351
11.00	1,913,262	345,852	24,843
12.00	4,861,786	2,796,403	2,694,939
13.00	8,264,854	1,976,571	1,732,216
14.00	3,667,293	556,463	119,440
15.00	9,568,760	1,803,966	1,523,139
16.00	25,840,403	6,659,437	474,647
17.00	20,759,709	27,013,819	14,675,176
18.00	14,844,300	31,910,918	35,242,329
19.00	3,170,441	21,280,106	33,848,253
20.00 & above	650,410	3,953,760	21,977,999
Total	145,229,900	151,552,363	167,357,944

*Each number in the left column delineates a range for the interest rate. For example 1 means 0 to 1 (excluding 1). Similarly "18" means 17 (incl.) to 18 (excl.)

**9.10 Province/Region wise Advances by borrowers
Development Finance Institutions**

(Million Rupees)

Provinces/Regions	Category	Jun-22			Sep-22			Dec-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	4,791	-	4,791	4,566	-	4,566	-	4,941	4,941
	NBFCs & Fin Aux.	3,024	-	3,024	3,012	-	3,012	-	2,803	2,803
	Private Sector	116,295	15	116,310	123,469	15	123,485	28	138,948	138,976
	Trust Fund	25	-	25	20	-	20	-	15	15
	Personal	1,081	18,609	19,690	1,148	18,811	19,959	19,233	1,161	20,394
	Others	1,390	-	1,390	511	-	511	-	229	229
	Total	126,606	18,624	145,230	132,726	18,827	151,552	19,261	148,097	167,358
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	6	-	6
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	8,778	8,778	-	8,969	8,969	9,212	-	9,212
	Others	-	-	-	-	-	-	-	-	-
	Total	-	8,778	8,778	-	8,969	8,969	9,218	-	9,218
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	3,441	-	3,441	3,291	-	3,291	-	3,741	3,741
	NBFCs & Fin Aux.	2,752	-	2,752	2,784	-	2,784	-	2,575	2,575
	Private Sector	90,609	15	90,625	96,261	15	96,276	17	111,676	111,693
	Trust Fund	25	-	25	20	-	20	-	15	15
	Personal	876	6,034	6,910	934	5,952	6,886	5,954	954	6,908
	Others	1,390	-	1,390	511	-	511	-	229	229
	Total	99,093	6,049	105,142	103,801	5,967	109,768	5,971	119,189	125,161
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	1,781	1,781	-	1,786	1,786	1,851	-	1,851
	Others	-	-	-	-	-	-	-	-	-
	Total	-	1,781	1,781	-	1,786	1,786	1,851	-	1,851
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	107	107	-	107	107	106	-	106
	Others	-	-	-	-	-	-	-	-	-
	Total	-	107	107	-	107	107	106	-	106
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	1,350	-	1,350	1,275	-	1,275	-	1,200	1,200
	NBFCs & Fin Aux.	272	-	272	228	-	228	-	228	228
	Private Sector	25,685	-	25,685	27,209	-	27,209	5	27,272	27,277
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	206	693	899	214	717	931	752	208	960
	Others	-	-	-	-	-	-	-	-	-
	Total	27,513	693	28,207	28,925	717	29,642	758	28,907	29,665

**9.10 Province/Region wise Advances by borrowers
Development Finance Institutions**

(Million Rupees)

Provinces/Regions	Category	Jun-22			Sep-22			Dec-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	1,154	1,154	-	1,217	1,217	1,289	-	1,289
	Others	-	-	-	-	-	-	-	-	-
	Total	-	1,154	1,154	-	1,217	1,217	1,289	-	1,289
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	62	62	-	64	64	68	-	68
	Others	-	-	-	-	-	-	-	-	-
	Total	-	62	62	-	64	64	68	-	68

9.11 Advances Classified by Size of Accounts

Development Finance Institutions

As on 31st December, 2022

(Thousand Rupees)

Size of Account (Rs.)	No. of Accounts	Amount
No. of Accounts with Zero Balance	34	-
1 to Less Than 5,000	211	492
5,000 to 10,000	369	2,468
10,000 to 20,000	1,905	29,058
20,000 to 25,000	2,087	44,894
25,000 to 30,000	616	16,736
30,000 to 40,000	2,038	69,069
40,000 to 50,000	2,882	124,101
50,000 to 60,000	2,500	136,412
60,000 to 70,000	4,442	270,214
70,000 to 80,000	1,269	94,368
80,000 to 90,000	1,239	104,124
90,000 to 100,000	1,152	108,773
100,000 to 200,000	4,785	652,257
200,000 to 300,000	1,825	445,810
300,000 to 400,000	1,097	382,336
400,000 to 500,000	961	428,487
500,000 to 600,000	584	320,334
600,000 to 700,000	560	362,903
700,000 to 800,000	566	424,189
800,000 to 900,000	528	448,236
900,000 to 1,000,000	447	423,477
1,000,000 to 2,000,000	2,579	3,772,620
2,000,000 to 3,000,000	1,279	3,082,696
3,000,000 to 4,000,000	627	2,173,211
4,000,000 to 5,000,000	420	1,881,398
5,000,000 to 6,000,000	297	1,644,776
6,000,000 to 7,000,000	114	741,660
7,000,000 to 8,000,000	90	679,190
8,000,000 to 9,000,000	93	791,473
9,000,000 to 10,000,000	133	1,277,098
10,000,000 to 100,000,000	618	22,129,947
100,000,000 & Over	420	124,295,137
Total	38,767	167,357,944

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

9.12 Classification of Investments in Securities and Shares

Development Finance Institutions

(Thousand Rupees)

Securities / Shares	Jun-22			Sep-22			Dec-22		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	498,709,939.5	508,699,860.0	496,153,420.0	688,939,730	704,140,391	690,298,605	1,026,193,891	1,193,206,471	1,077,810,025
1) Treasury Bills	273,092,911.5	282,217,803.0	273,230,848.0	418,675,771	432,145,729	422,310,696	591,688,751	612,108,323	597,961,825
2) Pakistan Investment Bonds (PIBs)	225,617,028.0	226,482,057.0	222,922,572.0	270,263,960	271,994,662	267,987,909	434,505,140	581,098,148	479,848,200
a. Fixed Rate	84,142,892.0	84,630,163.0	79,160,195.0	93,239,952	94,439,326	85,971,248	102,970,415	242,597,548	140,442,121
b. Floating Rate	141,474,136.0	141,851,894.0	143,762,377.0	177,024,008	177,555,336	182,016,661	331,534,725	338,500,600	339,406,079
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	19,382,307.6	24,630,649.1	43,928,436.1	18,351,529	25,941,164	46,413,945	20,290,758	26,581,260	49,680,823
1) Quoted On The Stock Exchange	20,648,297.0	20,358,434.4	69,105,791.1	18,103,325	20,746,061	71,669,134	20,007,533	21,556,891	78,003,276
of which:									
Financial Institutions	2,060,021.1	1,422,004.5	1,849,137.1	1,821,693	1,402,057	1,797,637	1,913,743	1,427,209	1,787,424
NFPSEs	741,695.0	285,108.0	605,542.0	764,778	300,012	609,643	771,651	314,352	628,052
Private Sector	7,121,586.9	5,164,176.1	7,159,940.0	5,689,176	5,271,553	7,254,188	7,576,757	5,650,176	7,356,640
2) Unquoted On The Stock Exchange	4,151,406.6	11,070,686.6	4,598,488.0	5,162,043	12,081,323	5,748,644	5,155,916	12,106,946	5,793,127
of which:									
Financial Institutions	1,447,823.0	8,369,584.0	2,458,603.0	1,453,257	8,375,018	2,487,758	1,444,607	8,398,118	2,532,241
NFPSEs	150,000.0	150,000.0	100,000.0	150,000	150,000	100,000	150,000	150,000	100,000
Private Sector	2,443,785.6	2,441,304.6	1,979,371.0	3,558,786	3,556,305	3,160,886	3,561,309	3,558,828	3,160,886
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	6,366.0	6,366.0	35,704.0	6,366	6,366	36,555	6,366	6,366	37,119
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	22,500	22,500	-
VIII. TERM FINANCE CERTIFICATES	23,957,230.7	24,051,658.7	21,881,935.7	20,377,340	20,599,378	22,401,455	25,570,750	25,714,246	27,449,881
IX. MUTUAL FUNDS	681,566.0	688,359.0	907,740.0	681,566	688,359	886,255	686,852	714,828	889,608
X. OTHERS	1,447,444.0	1,457,449.0	1,405,517.0	6,576,617	6,582,830	6,576,617	92,545	100,000	92,545
XI. Islamic Banking Products - Investments	11,586,680.0	11,589,071.0	11,648,364.0	7,506,197	7,506,218	7,712,492	9,534,701	9,598,383	9,771,272
a. Government Islamic Securities	900,109.0	902,500.0	907,925.0	6,479	6,500	6,811	-	-	-
1. GOP Ijara Sukuk	900,109.0	902,500.0	907,925.0	6,479	6,500	6,811	-	-	-
a. Variable Rental Rate (VRR)	-	-	-	-	-	-	-	-	-
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	8,919,499.0	8,919,499.0	8,973,367.0	6,904,564	6,904,564	7,110,527	9,418,960	9,482,642	9,655,531
1) Diminishing Musharaka Sukuk	6,671,843.0	6,671,843.0	6,919,806.0	6,222,254	6,222,254	6,422,402	7,243,323	7,243,323	7,427,601
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	2,247,656.0	2,247,656.0	2,053,561.0	682,310	682,310	688,125	2,175,637	2,239,319	2,227,930
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	1,767,072.0	1,767,072.0	1,767,072.0	595,154	595,154	595,154	115,741	115,741	115,741
Total	555,771,533.7	571,123,412.8	575,961,116.8	742,439,345	765,464,707	774,325,925	1,082,398,363	1,255,944,054	1,165,731,273

Appendices

Appendix-I (a)
Reporting Scheduled Banks, their Websites, No. of Branches & ATMs
by Group as on 31 Dec. 2022

Sr. No	Banking Group/Banks	Website	No. of Branches			No. of ATMs
			Conventional	Islamic	Total	
A)	Public Sector Commercial Banks		2,415	462	2,877	2,563
1	First Women Bank Ltd.	www.fwbl.com.pk	43	-	43	25
2	National Bank of Pakistan	www.nbp.com.pk	1,324	188	1,512	1,325
3	Sindh Bank Limited	www.sindhbank.com.pk	310	15	325	264
4	The Bank of Khyber	www.bok.com.pk	113	119	232	243
5	The Bank of Punjab	www.bop.com.pk	625	140	765	706
B)	Specialized Banks		660	5	665	49
1	SME Bank Limited.	www.smebank.org	13	-	13	-
2	The Punjab Provincial Cooperative Bank Ltd.	www.ppcbl.com.pk	151	-	151	-
3	Zarai Taraqati Bank Limited	www.ztbl.com.pk	496	5	501	49
C)	Domestic Private Banks		8,685	3,836	12,521	14,135
1	Al-Baraka Bank (Pakistan) Ltd.	www.albaraka.com.pk		164	164	179
2	Allied Bank Limited	www.abl.com.pk	1,331	118	1,449	1,553
3	Askari Bank Limited	www.askaribank.com.pk	425	117	542	692
4	Bank Al-Falah Ltd.	www.bankalfalah.com	587	281	868	981
5	Bank Al-Habib Ltd.	www.bankalhabib.com	870	178	1,048	1,307
6	BankIslami Pakistan Limited	www.bankislami.com.pk		300	300	375
7	Dubai Islamic Banking Pakistan Limited	www.dibpak.com		235	235	228
8	Faysal Bank Ltd.	www.faysalbank.com	1	699	700	624
9	Habib Bank Ltd.	www.hbl.com	1,420	294	1,714	2,274
10	Habib Metropolitan Bank Limited	www.habibmetro.com	438	62	500	520
11	JS Bank Limited	www.jsbl.com	272		272	328
12	MCB Bank Limited	www.mcb.com.pk	1,439		1,439	1,484
13	MCB Islamic Bank Ltd.	www.mcbislamicbank.com		198	198	186
14	Meezan Bank Limited w	www.meezanbank.com		962	962	1,060
15	Samba bank Ltd	www.samba.com.pk	47	-	47	50
16	Silk Bank Ltd.	www.silkbank.com.pk	84	27	111	117
17	Soneri Bank Ltd.	www.soneribank.com	364	40	404	378
18	Standard Chartered Bank (Pakistan) Ltd.	www.sc.com	38	2	40	149
19	Summit Bank Limited	www.summitbank.com.pk	179	14	193	213
20	United Bank Ltd.	www.ubl.com.pk	1,190	145	1,335	1,437
D)	Foreign Banks		9		9	3
1	Bank of China	www.bankofchina.com.pk	1		1	
2	Citi Bank Pakistan	www.citibank.com.pk	3		3	-
3	Deutsche Bank AG	www.db.com	2		2	-
4	ICBC	www.icbc-ltd.com	3		3	3
Total:-			11,769	4,303	16,072	16,750

Appendix-I (b)
Reporting MFBs and DFIs, their Websites, No. of Branches & ATMs
As on 31 Dec. 2022

Sr. No	Microfinance Banks	Websites	No. of	
			Branches	ATMs
A)	Microfinance Banks			
1	Advans Pakistan Microfinance Bank Ltd.	www.advanspakistan.com	20	-
2	Apna Microfinance Bank	www.apnabank.com.pk	112	55
3	FINCA Microfinance Bank Ltd.	www.finca.pk	131	42
4	Khushhalibank Ltd.	www.khushhalibank.com.pk	220	125
5	Mobilink Microfinance Bank Ltd.	www.mobilinkbank.com	111	101
6	NRSP Microfinance Bank Ltd.	www.nrspbank.com	146	78
7	Pak Oman Microfinance Bank Ltd.	www.pomicro.com	64	-
8	Sindh Microfinance Bank	www.sindhmfib.com	20	-
9	Telenor Microfinance Bank	www.telenor.com	62	64
10	HBL Microfinance Bank Ltd.	www.hblmfib.com	187	100
11	U Microfinance Bank Ltd.	www.ubank.com.pk	310	232
Total:-			1,383	797
B)	Development Finance Institutions			
1	House Building Finance Company Ltd.	www.hbfc.com.pk	52	-
2	Saudi Pak Industrial & Agricultural Investment Company Ltd.	www.saudipak.com	1	-
3	Pak Kuwait Investment Company (Private) Ltd.	www.pkic.com	1	-
4	Pak Libya Holding Company Ltd.	www.paklibya.com.pk	1	-
5	Pak Oman Investment Company Ltd.	www.pakoman.com	1	-
6	Pak Brunei Investment Company Ltd.	www.pakbrunei.com.pk	1	-
7	Pair Investment Co. Ltd.	www.pairinvestment.com	1	-
8	Pak China Investment Co. Ltd.	www.pakchinainvest.com	1	-
Total:-			59	

Appendix-II
Number of Reporting Scheduled Banks and their Branches
(1982-2022)

As on 31 st December	Pakistani Banks		Foreign Banks		Total	
	No. of Banks	No. of Branches	No. of Banks	No. of Branches	No. of Banks	No. of Branches
1982	9	7,248	23	58	32	7,306
1983	9	7,120	23	59	32	7,179
1984	9	6,997	23	59	32	7,056
1985	9	6,958	23	59	32	7,017
1986	9	6,988	22	62	31	7,050
1987	9	7,061	25	65	34	7,126
1988	9	7,168	28	65	37	7,233
1989	10	7,222	25	66	35	7,288
1990	10	7,372	27	67	37	7,439
1991	10	7,477	29	72	39	7,549
1992	20	7,574	27	70	47	7,644
1993	20	7,648	27	73	47	7,721
1994	23	8,055	26	79	49	8,134
1995	25	8,345	26	77	51	8,422
1996	25	8,450	27	82	52	8,532
1997	25	8,190	27	88	52	8,278
1998	25	7,867	27	93	52	7,960
1999	25	7,779	27	95	52	7,874
2000	24	7,741	25	87	49	7,828
2001	24	6,898	25	90	49	6,988
2002	24	6,869	22	80	46	6,949
2003	26	6,823	20	81	46	6,904
2004	27	6,959	17	90	44	7,049
2005	28	7,234	17	114	45	7,348
2006	32	7,644	13	60	45	7,704
2007	34	8,101	12	68	46	8,169
2008	33	8,655	13	89	46	8,744
2009	33	8,966	13	93	46	9,059
2010	34	9,281	12	58	46	9,339
2011	31	9,712	13	60	44	9,772
2012	31	10,262	7	33	38	10,295
2013	31	10,913	7	27	38	10,940
2014	31	11,533	6	18	37	11,551
2015	31	12,283	4	10	35	12,293
2016	30	12,983	4	10	34	12,993
2017	29	13,618	4	10	33	13,628
2018	29	14,109	5	10	34	14,119
2019	28	14,590	4	9	32	14,599
2020	28	14,841	4	9	32	14,850
2021	28	15,235	4	9	32	15,244
2022	28	16,063	4	9	32	16,072

Appendix-III
Province-Wise Number of Scheduled Bank Branches
(2003-2022)

Year	Month	Azad Jammu & Kashmir	Balochistan	FATA	Gilgit-Baltistan	Islamabad	Khyber-Pakhtunkhwa	Punjab	Sindh	Total
2003	June	336	267	50	36	134	847	3,822	1,424	6,916
	December	329	265	48	37	136	846	3,802	1,441	6,904
2004	June	324	262	48	37	138	840	3,791	1,442	6,882
	December	319	267	48	37	145	851	3,878	1,504	7,049
2005	June	319	267	49	37	154	854	3,910	1,515	7,105
	December	319	276	51	38	158	858	4,035	1,613	7,348
2006	June	319	278	50	37	163	864	4,071	1,639	7,421
	December	325	283	49	37	186	877	4,206	1,741	7,704
2007	June	329	283	49	37	190	882	4,229	1,756	7,755
	December	332	296	49	39	213	912	4,436	1,892	8,169
2008	June	338	303	49	39	223	922	4,521	1,948	8,343
	December	351	322	48	42	245	946	4,731	2,059	8,744
2009	June	354	321	48	42	247	948	4,747	2,076	8,783
	December	367	329	49	43	258	961	4,891	2,161	9,059
2010	June	372	331	49	43	260	961	4,914	2,166	9,096
	December	384	337	50	47	283	977	5,038	2,223	9,339
2011	June	388	337	48	47	287	992	5,052	2,248	9,399
	December	400	350	48	53	303	1,026	5,235	2,357	9,772
2012	June	403	350	49	54	309	1,034	5,260	2,388	9,847
	December	420	365	49	63	334	1,078	5,457	2,529	10,295
2013	June	420	368	49	68	339	1,087	5,481	2,549	10,361
	December	434	387	49	75	361	1,139	5,780	2,715	10,940
2014	June	433	388	48	75	363	1,143	5,802	2,732	10,984
	December	444	400	48	81	398	1,189	6,122	2,869	11,551
2015	June	452	405	49	81	404	1,199	6,208	2,918	11,716
	December	468	429	51	97	444	1,257	6,485	3,062	12,293
2016	June	471	434	52	98	448	1,266	6,555	3,100	12,424
	December	477	467	57	107	482	1,337	6,844	3,222	12,993
2017	June	474	471	61	108	487	1,346	6,868	3,224	13,039
	December	473	505	62	114	512	1,422	7,207	3,333	13,628
2018	June	473	510	62	115	515	1,430	7,244	3,343	13,692
	December	475	537	67	124	529	1,480	7,466	3,441	14,119
2019	June	477	544	68	125	533	1,489	7,512	3,449	14,197
	December	491	575	80	138	546	1,529	7,718	3,522	14,599
2020	June	494	586	79	138	554	1,548	7,772	3,530	14,701
	December	498	586	83	140	558	1,591	7,851	3,543	14,850
2021	June	497	589	88	138	566	1,611	7,891	3,543	14,923
	December	492	624	92	143	579	1,687	8,056	3,571	15,244
2022	June	487	641	101	146	589	1,745	8,187	3,607	15,503
	December	505	632	85	153	615	1,833	8,472	3,777	16,072

Appendix-IV
District-Wise Scheduled Banks Branches as on
31 Dec. 2022

District	Conventional	Islamic	Total	District	Conventional	Islamic	Total
Abbottabad	84	31	115	Lakki Marwat	13	3	16
Astore	7	1	8	Larkana	64	9	73
Attock	150	30	180	Lasbella	29	8	37
Awaran	2		2	Layyah	56	14	70
Badin	59	8	67	Lodhran	50	9	59
Bagh	29	3	32	Loralai	17	9	26
Bahawalnagar	138	31	169	Lower Dir	31	33	64
Bahawalpur	176	46	222	Mahmand Agency	7	2	9
Bajaur Agency	12	8	20	Malakand	36	25	61
Bannu	61	25	86	Mandi Bahauddin	85	19	104
Barkhan	3		3	Mansehra	82	25	107
Batgram	9	7	16	Mardan	85	27	112
Bhakkar	49	9	58	Mastung	7	1	8
Bhimber	33	4	37	Matiali	29	5	34
Bolan (Dhadar)	6		6	Mianwali	74	12	86
Bunner	28	18	46	Mirpur	172	24	196
Chagai	6	1	7	Mirpur Khas	51	13	64
Chakwal	123	26	149	Multan	271	128	399
Charsadda	42	14	56	Muzaffarabad	62	16	78
Chiniot	57	10	67	Muzaffargarh	112	20	132
Chitral	30	11	41	N.Waziristan Agency	11	2	13
D.G.Khan	94	25	119	Nankana Sahib	75	10	85
D.I.Khan	60	17	77	Narowal	85	12	97
Dadu	55	8	63	Nasirabad	7	2	9
Dera Bughti	4		4	Naushro Feroze	70	11	81
Diamar	9	6	15	Neelum	5		5
Faisalabad	427	171	598	Noshki	9	3	12
Ghanchi	5		5	Nowshera	65	30	95
Ghizer	6	1	7	Okara	130	42	172
Ghotki	55	5	60	Orakzai Agency	3	1	4
Gilgit	84	22	106	Pakpattan	57	19	76
Gujranwala	292	102	394	Panjgoor	10	5	15
Gujrat	305	78	383	Peshawar	234	117	351
Gwadar	51	6	57	Pishin	12	10	22
Hafizabad	46	15	61	Quetta	153	77	230
Hangu	27	13	40	Rahim Yar Khan	215	61	276
Haripur	73	18	91	Rajan Pur	119	17	136
Harnai	2	1	3	Rawalpindi	464	197	661
Hattian	9		9	Rawlakot (Poonch)	40	8	48
Hyderabad	175	64	239	S.Waziristan Agency	3	2	5
Islamabad	410	208	618	Sahiwal	144	43	187
Jacobabad	20	2	22	Sakardu	20	5	25
Jaffarabad(Dera Allah Y	19	4	23	Sanghar	70	16	86
Jamshoro	43	5	48	Sargodha	198	51	249
Jhang	116	19	135	Shaheed Benazirabad	58	18	76
Jhelum	153	23	176	Shangla	21	7	28
Kalat	8	1	9	Sheikhupura	145	44	189
Kamber/Shahdadt	32	2	34	Shikarpur	28	1	29
Karachi	1,515	906	2,421	Sialkot	334	93	427
Karak	25	5	30	Sibi	9	3	12
Kashmore	38	3	41	South Waziristan	1		1
Kasur	111	29	140	Sudhnuthi	34		34
Kech(Turbat)	31	5	36	Sukkur	94	17	111
Khairpur	72	6	78	Swabi	66	18	84
Khanewal	108	38	146	Swat	95	73	168
Kharan	5	1	6	Tando Allahyar	25	6	31
Khushab	68	12	80	Tando Mohammad Khan	15	2	17
Khuzdar	19	3	22	Tharparkar (Mithi)	18		18
Khyber Agency	17	10	27	Thatta	38	4	42
Killa Abdullah	12	8	20	Toba Tek Singh	107	29	136
Killa Saifullah	15	8	23	Tor Ghar	1	1	2
Kohat	46	12	58	Umerkot	30	5	35
Kohistan	12	3	15	Upper Dir	16	19	35
Kohlu	4		4	Vehari	121	32	153
Kotli	72	8	80	Zhob	14	5	19
Kurram Agency	21	5	26	Ziarat	15	3	18
Lahore	1,077	619	1,696				
Total:-	6,952	2,780	9,732	Total:-	4,817	1,523	6,340

Appendix-V
Distribution of Islamic Banks (Ful Fledged Islamic) Branches
By District as on 31 Dec. 2022

District_Name	MCB Islamic	Meezan Bank	BankIslami Pakistan	Al-Baraka Bank	Dubai Islamic Bank	Total
Abbottabad	1	7	2	1	2	13
Attock	2	6	5	2	2	17
Badin		1	2		1	4
Bagh		1				1
Bahawalnagar	1	9	2	2		14
Bahawalpur	1	15	4	2	1	23
Bajaur Agency		1				1
Bannu	1	3	2		1	7
Batgram	1	1	1			3
Bhakkar		2	1			3
Bhimber		1				1
Bunner		1	1			2
Chakwal	2	3	5	2	1	13
Charsadda		2	1			3
Chiniot	1	2	1			4
Chitral	1	1	2			4
D.G.Khan	1	7		1	1	10
D.I.Khan	1	1	3	1	1	7
Dadu		2	3			5
Diamar		1		1	1	3
Faisalabad	7	49	4	5	10	75
Ghotki		2				2
Gilgit	1	2	3	1	2	9
Gujranwala	5	35	2	4	3	49
Gujrat	6	16	2	2	6	32
Gwadar	1	2			1	4
Hafizabad	1	3	1	1		6
Hangu		2				2
Haripur		4	2	1	1	8
Hyderabad	4	13	2	3	5	27
Islamabad	13	39	13	9	15	89
Jacobabad		1				1
Jaffarabad(Dera Allah Y		3				3
Jhang	1	4	1	1	2	9
Jhelum	1	5	3	1	1	11
Kalat		1				1
Kamber/Shahdadkot		1				1
Karachi	38	226	76	34	90	464
Karak	1	1				2
Kashmore		1	1			2
Kasur	1	6	1	3	2	13
Kech(Turbat)	1	1	1			3
Khairpur		2	1			3
Khanewal	3	8	2	2	1	16
Kharan		1				1
Khushab		3	1	1		5
Khuzdar		1				1
Khyber Agency	1	1				2
Killa Abdullah	1	2	1		1	5
Killa Saifullah	1	2	2			5
Kotli		2				2
Kurram Agency		2				2
Lahore	35	136	39	28	37	275
Larkana		1	1	1	1	4
Lasbella		2				2
Layyah	1	4				5
Lodhran	1	3	1			5
Loralai	1	3	2			6
Lower Dir	3	2	3	1	1	10
Malakand	1	2	2	1		6
Mandi Bahauddin	1	5	1	1	1	9
Mansehra	1	5	3	1		10
Mardan	1	3				4
Mastung		1				1
Matari		2	1			3
Mianwali		5	1			6
Mirpur	1	2	3	1	3	10
Mirpur Khas		4	2	1		7
Multan	3	30	5	4	5	47
Muzaffarabad	1	2	1	1	2	7
Muzaffargarh		8				8
Nankana Sahib		5				5

Appendix-V
Distribution of Islamic Banks (Ful Fledged Islamic) Branches
By District as on 31 Dec. 2022

District_Name	MCB Islamic	Meezan Bank	BankIslami Pakistan	Al-Baraka Bank	Dubai Islamic Bank	Total
Narowal	1	3				4
Nasirabad		1				1
Naushro Feroze		4	1			5
Noshki		2			1	3
Nowshera		3	1	2		6
Okara	2	10	3	2	1	18
Pakpattan		3	2	2		7
Panjgoor		1	1			2
Peshawar	4	18	4	3	3	32
Pishin		1	2	1	1	5
Quetta	5	14	10	3	2	34
Rahim Yar Khan	3	16	3	4	1	27
Rajan Pur		4	2			6
Rawalpindi	11	49	14	7	10	91
Rawlakot (Poonch)		1	1			2
Sahiwal	1	11	2	2	1	17
Sakardu		1	1	1		3
Sanghar		4	2	2		8
Sargodha	4	15	3	2	1	25
Shaheed Benazirabad		5	1	2	1	9
Shangla		1	1			2
Sheikhupura	2	7	2	1	2	14
Shikarpur		1				1
Sialkot	2	21	5	3	4	35
Sibi		1	1			2
Sukkur	1	4	2	1	1	9
Swabi		3		1		4
Swat	5	4	3	1	1	14
Tando Allahyar	1	2	1		1	5
Tando Mohammad Khan		1				1
Thatta		1	1			2
Toba Tek Singh	2	5	2	2	1	12
Umerkot	1	2				3
Upper Dir		1	2			3
Vehari	1	8	2	2	1	14
Zhob		1	1		1	3
			1			1
Chagai			1			1
Harnai			2			2
Kohistan			1			1
Ziarat	2					2
Kohat						-
Grand Total	198	962	300	164	235	1,859

Appendix-VI
Distribution of Stand-Alone Islamic Bank Branches
by District as on 31 Dec. 2022

District_Name	Zarai Taraqeeat Bank Ltd. (ZTBL)	Allied Bank	Askari Bank	Bank Al Habib	Standard Chartered Bank	Bank Al Falah	Habib Bank	Fayal Bank	The Bank of Aghor	Habib Metropolitan	Silk Bank	National Bank of Pakistan	Summit Bank	South Bank	The Bank of Punjab	Sonari Bank	United Bank	Total
Abbottabad		1	1	1		2	1	5	2	1		2					2	18
Astore								1										1
Attock			1	1		3	2	3				1				1	1	13
Badin						1		2	1									4
Bagh								1				1						2
Bahawalnagar		1				3	3	4		1		1			4			17
Bahawalpur		1	1	1		2	2	10				2		1	1		2	23
Bajaur Agency				1				1	2						1		2	7
Banna		2	1	1		1	2	2	4			2			1	1	1	18
Batgram								1	1	1		1						4
Bhakkar							1	2				1			1		1	6
Bhimber								1				1			1			3
Buner				1		1	1	1	6						1		4	16
Chakwal		1	1	1		3	1	2				2			1		1	13
Charsadda			2					2	4			1						11
Chiniot			1					1	2			1			1			6
Chitral							1	1	1			1	1		1		1	7
D.G.Khan		1	1	1		1	1	6				2			1		1	15
D.I.Khan		1		1		1	1	1	1			2			1	1		10
Dadu								2				1						3
Diamar								1					1			1		3
Faisalabad		8	4	3		17	10	34	1	3	1	8			4	1	2	96
Ghizer								1										1
Ghotki								2							1			3
Gilgit		1	1	1			2	4	1			1	1		1			13
Gujranwala		3	3	3		3	10	22		1		3			1	1	3	53
Gujrat		2	2	2		9	10	12	1	1		4		1	2			46
Gwadar								2										2
Hafizabad		1	2				1	3				1			1			9
Hangu			1	1			1	1	3			3					1	11
Haripur			1	1		1	1	2	2			2						10
Hyderabad		2	1	5		2	2	13		1		3	1		1	1	5	37
Islamabad	1	8	9	10		20	13	29	4	1	3	7	2		7	2	3	119
Jacobabad								1										1
Jaffarabad(Dera Allah Y										1								1
Jamshoro			1				1	3										5
Jhang						2	1	4				2			1			10
Jhelum		2		1		1	2	3				1			1		1	12
Kamber/Shahdadkot								1										1
Karachi	1	14	25	55	1	53	60	132	3	20	8	17	5	4	8	8	28	442
Karak				1		1									1			3
Kashmore								1										1
Kasur		1				2	3	6				2			1		1	16
Kech(Turban)								1							1			2
Khairpur							1	2										3
Khaneval		2				3	2	8		1		2			4			22
Khushab						2	2	2							1			7
Khuzdar				1				1										2
Khyber Agency				1			1	1	3			1					1	8
Killa Abdullah								1		1							1	3
Killa Saifullah							1	1							1			3
Kohat				1			1	1	3	1		2			1			10
Kohistan								1										1
Kotli		1						2				3						6
Kurram Agency				1				1				1						3
Lahore	1	18	15	20	1	40	50	116	2	7	7	18	1	2	21	7	18	344
Lakki Marwat									1						1		1	3
Larkana				1			1	1				1					1	5
Lasbella		1				1	1	1				1	1					6
Layyah		1				2	1	2				1			1		1	9
Lodhran							1	2				1						4
Loralai								1	2									3
Lower Dir		1	2	2		3	1	1	5	1		1			1	1	4	23
Mahmud Agency									1			1						2
Malakand			2			2	2	1	2	2		1			2		5	19
Mandi Bahauddin		1					2	5				1			1			10
Mansehra			1	1		1	1	2	4			1			1		1	15
Mardan		1	1	1		2	1	2	5		1	3		1	1		4	23
Matiari								1				1						2
Mianwali						1	1	1				1			1		1	6
Mirpur		1					4	4				4		1				14
Mirpur Khas		2		1			1	1				1						6
Multan	1	6	2	6		13	7	24	1	1	1	5			8	1	5	81
Muzaffargarh				1		1	2	1				3			1			9
Muzaffargarh						3		7		1							1	12

Appendix-VI
Distribution of Stand-Alone Islamic Bank Branches
by District as on 31 Dec. 2022

District_Name	Zarai Tasarruf Bank Ltd. (ZTLB)	Allied Bank	Askari Bank	Bank Al Habib	Standard Chartered Bank	Bank Al Falah	Habib Bank	Faysal Bank	The Bank of Akhbar	Habib Metropolitan	Silk Bank	National Bank of Pakistan	Summit Bank	Shuh Bank	The Bank of Fengab	Somer Bank	United Bank	Total
N.Waziristan Agency									1			1						2
Nankana Sahib						1	1	2							1			5
Narowal				1			1	3				2			1			8
Nasirabad								1										1
Naushro Feroze		1		1			1	2									1	6
Nowshera		1				2	1	2	9	2		4			1	1	1	24
Okara		1	1	1		1	3	9	1			2			5			24
Orakzai Agency									1									1
Palpattan		1		1		1	2	3				1			2		1	12
Punjabpur				2				1										3
Peshawar	1	5	4	9		9	7	16	15	3	1	5		1	2	3	4	85
Pishin				1				2	1						1			5
Quetta		2	3	5		7	3	10	1		1	3		1	2	1	4	43
Rahim Yar Khan		2	1	3		4	3	8		1		6			3		3	34
Rajan Pur						1	1	3				6						11
Rawalpindi		3	11	4		16	13	35	2	1	2		1	1	9	5	3	106
Rawlakot (Poonch)		1					1	2		1					1			6
S.Waziristan Agency							1		1									2
Sahiwal		2	1	1		2	2	9		1		2		1	4		1	26
Sakardu							1								1			2
Sarghar				1				5				2						8
Sargodha		2	1	1		4	4	8				2			2		2	26
Shaheed Benazirabad		1		1			1	3		1		2						9
Shangla			1	1					1						1		1	5
Sheikhupura		4	2	2		6	2	10	1			2		1				30
Stalkot		3	6	3		9	8	17		2		5			1	1	3	58
Sibi								1										1
Sukkur		1		1		1		2				2					1	8
Swabi				1			2	2	5			1			1	1	1	14
Swat		1	2	6		5	10	8	8	3		3			2	2	9	59
Tando Allahyar								1										1
Tando Mohammad Khan								1										1
Thatta			1									1						2
Toba Tek Singh		1	1			3	4	3				1			4			17
Tor Ghar									1									1
Umerkot								2										2
Upper Dir				1		3			4	1					1		6	16
Vehari		1		2		3	2	5				3			2			18
Zhob								1	1									2
Ziarat												1			1			2
Grand Total	5	118	117	178	2	281	294	699	119	62	27	188	14	15	140	40	145	2444

List of Acronyms

AMCs	Asset Management Companies
BPD	Banking Policy Department
CBOs	Community Based Organizations
COIs	Certificate of Investment
CSD	Core Statistics Department
DFIs	Development Finance Institutions
DSID	Data Services and Innovation Department
EFS	Export Finance Scheme
FED.	Federal Excise Duty
Fin Aux	Financial Auxiliaries
GOP	Government of Pakistan
HY	Half Yearly
ISIC	International Standard Industrial Classification
LTF-EOP	Long Term Financing for Export Oriented Projects
LTF	Long Term Financing Facility
MEs	Medium Scale Enterprises
MFBs	Microfinance Banks
MFIs	Microfinance Institutions
NBFCs	Non-Bank Financial Companies
NBFIs	Non-Bank Financial Institutions
NFPSE	Non-Financial Public Sector Enterprises
NGOs	Non-government Organizations
NIT	National Investment Trust
NPIs	Non-Profit Institutions
SBP	State Bank of Pakistan
SEs	Small Scale Enterprises
SME	Small and Medium Enterprises
TFC	Term Finance Certificates