

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Item	2024		
	Mar-24	Jun-24	Sep-24 ^a
Assets	47,146,927	52,441,587	52,732,710
I. Currency and Deposits	3,326,451	3,545,866	3,127,273
1. Currency	613,176	637,603	632,558
2. Transferable Deposits	2,379,664	2,644,664	2,277,312
3. Restricted/ compulsory deposits	65,203	65,216	65,506
4 Other Deposits	268,407	198,384	151,896
II. Securities(other than shares)	26,879,589	30,537,519	31,306,919
1. Short-term	5,824,521	8,049,238	8,937,950
2. Long-term	21,055,068	22,488,281	22,368,969
III. Loans extended (Advances)	13,199,961	14,307,189	14,067,859
1. Short-term	7,608,584	8,500,662	8,128,722
A) Money at call	120,472	181,870	222,546
B) Reverse Repo	514,886	1,025,372	1,103,682
C) Bills purchased and discounted	336,225	345,649	365,857
D) Other short-term advances	6,637,002	6,947,771	6,436,637
2. Long-term	5,591,377	5,806,527	5,939,138
IV. Shares and other equity	655,543	672,966	668,956
1. Quoted	246,287	260,820	258,135
2. Non quoted	404,414	408,840	407,515
3. Investment fund shares	4,842	3,306	3,306
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	15,641	12,377	18,587
VII. Other accounts receivable	1,681,080	1,927,484	2,044,472
1. Trade credit and advances	-	-	-
2. Others	1,681,080	1,927,484	2,044,472
A) Dividends receivable resident sector	603	303	719
B) Settlement accounts resident sector	40,574	44,854	41,460
C) Items in the process of collection	676	480	587
D) Miscellaneous assets residents sector	1,629,899	1,877,671	1,997,555
E) Other non- resident accounts receivable	9,328	4,176	4,151
VIII. Non-financial assets	1,388,661	1,438,186	1,498,643
1. Produced assets	1,025,612	1,067,322	1,109,859
A) Tangible fixed assets	915,148	953,150	993,089
a) Dwellings	170,110	171,324	185,619
i) Building on freehold land	6,603	6,385	6,422
ii) Building on leasehold land	163,507	164,939	179,197
b) Other buildings and structures	335,889	347,642	355,155
i) Building on freehold land	107,289	112,422	109,456
ii) Building on leasehold land	228,600	235,220	245,699
c) Machinery and equipment	332,486	353,589	367,883
i) Transport equipments	28,592	30,793	33,969
ii) Furniture & Fixtures	47,622	55,198	53,100
iii) Office equipments	190,743	197,492	206,550
iv) Other machinery & equipments	65,529	70,106	74,264
d) Other tangible fixed assets n.e.s	76,663	80,595	84,432
B) Intangible fixed assets	110,463	114,172	116,770
a) Computer software	75,072	78,773	81,371
b) Other intangible fixed assets n.e.s	35,391	35,399	35,399
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	326,136	336,720	357,624
A) Tangible non-produced assets	301,538	311,517	328,758
a) Land	202,090	201,351	215,581
i) Land underlying Buildings and structures	202,090	201,351	215,581
1. Freehold land	79,515	80,873	85,257
2. Leasehold land	122,575	120,479	130,324
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	99,449	110,166	113,177
B) Intangible non-produced assets	24,597	25,203	28,866
a) Leases and other transferable contracts	18,126	18,308	21,514
b) Purchased goodwill	2,213	2,213	2,213
c) Other intangible non-produced assets n.e.s	4,258	4,682	5,139
3. Capital work in progress	36,914	34,143	31,160

3.1 Scheduled Banks' Liabilities and Assets

End period: Million Rupees

Item	2024		
	Mar-24	Jun-24	Sep-24 ²
Liabilities	47,146,927	52,441,587	52,732,710
I. Deposits	29,213,136	32,248,481	32,365,350
1. Transferable Deposits	23,601,974	26,311,968	26,631,733
2. Restricted/ compulsory deposits	492,851	594,534	508,818
3. Other deposits	5,118,311	5,341,978	5,224,800
II. Securities (other than shares bonds/ debentures etc.)	130,110	125,260	124,173
1. Short-term	-	-	-
2. Long-term	130,110	125,260	124,173
III. Loans (Borrowings)	11,228,375	13,231,172	12,839,442
1. Short-term	10,381,943	12,392,116	12,016,276
A) Money at call	113,058	80,721	217,779
B) Repurchase agreements (Repo)	8,496,467	10,448,865	10,104,457
C) Other short-term borrowings	1,772,418	1,862,529	1,694,039
2. Long-term borrowings	846,432	839,057	823,167
IV. Financial Derivatives	39,664	33,078	38,411
V. Other accounts payable	3,619,819	3,765,553	3,940,474
1. Provision for losses	873,062	893,142	972,736
A) Provision for loan losses-Specific	779,717	806,569	914,500
B) Provision for loan losses-General	58,803	54,146	32,793
C) Provision for other losses	34,542	32,427	25,444
2. Accumulated Depreciation	393,564	412,505	433,223
3. Other accounts payable other resident Sectors	2,285,244	2,436,179	2,511,441
A) Dividends payable	44,593	6,464	6,576
B) Settlement accounts	24,423	34,790	33,556
C) Items in the process of collection	12,388	13,969	15,236
D) Miscellaneous liability items	2,203,839	2,380,957	2,456,072
a) Suspense account	108,524	127,225	146,201
b) Provision for expected costs	201,017	202,202	203,953
c) Deferred tax liabilities	13,074	30,191	42,965
d) Accrued wages	12,907	13,345	13,644
e) Accrued rent	564	569	589
f) Accrued taxes	691,108	714,131	732,777
g) Other miscellaneous liability items	1,176,645	1,293,293	1,315,942
4. Other non- resident accounts payable	67,949	23,728	23,074
A) Dividends payable non-residents	57,543	13,471	14,493
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,407	10,257	8,582
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,915,824	3,038,043	3,424,859
1. Quoted	439,389	439,862	439,897
2. Non quoted	265,997	267,036	266,289
3. Investment fund shares	-	-	-
4. Retained earnings	746,869	666,465	567,832
5. Current year result	427,103	545,602	709,056
6. General and special reserve	736,853	764,151	922,791
7. Valuation adjustments	299,613	354,926	518,993
VIII. Contingencies and Commitments	18,322,379	17,979,662	18,774,399
1. Guarantees	3,387,387	3,039,995	3,533,015
2. Commitments	14,743,084	14,322,697	15,067,907
A) Letter of Credit	4,333,232	4,196,624	4,154,543
B) Forward Foreign Exchange Transactions	8,484,094	8,063,039	8,697,905
C) Forward government Securities Transactions	444,625	312,009	259,742
D) Derivatives	107,788	99,246	100,317
E) Forward lending	277,816	268,857	358,775
F) Operating leases	359	412	384
G) Commitments for acquisition of :	41,151	50,928	51,196
i. Fixed assets	29,957	40,111	39,475
ii. Intangible assets	11,194	10,818	11,721
H) Other commitments	1,054,019	1,331,581	1,445,045
3. Other contingent liabilities	191,907	616,970	173,477

Source: Statistics and Data Services Department, SBP

Notes:

1: Total advances shown in assets may differ from advances presented in table 3.9 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

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

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

3.1.1 Scheduled Banks' Profit and Loss Accounts

Profit/Loss Account	2024		
	Mar-24	Jun-24 ^a	Sep-24 ^a
A. Mark-Up/Return/Interest Earned	2,282,459	2,637,525	2,899,674
1. Loans and advances	517,953	574,675	581,260
2. Investments	1,264,294	1,503,481	1,863,878
3. Lendings to financial institutions	40,872	37,699	40,030
4. Balances with banks	3,665	4,798	4,214
5. Income from inter-office lending	439,572	510,862	401,939
6. Other	16,103	6,010	8,351
B. Mark-Up/Return/Interest Expensed	1,839,855	2,138,002	2,276,717
1. Deposits	817,756	949,465	1,046,741
2. Borrowings	500,839	570,600	712,535
3. Subordinated debt	10,186	11,901	13,715
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	34,507	42,431	35,469
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	6,840	8,013	8,929
6. Expense on inter-office borrowing	439,469	510,752	401,827
7. Other	30,258	44,840	57,501
I. Net Mark-Up/Return/Interest Income (A - B)	442,604	499,523	622,956
C. Non Mark-Up/Return/Interest Income	125,508	128,670	155,914
1. Fee & Commission Income	59,811	67,208	75,342
i. Branch banking customer fees	6,195	7,077	7,820
ii. Consumer finance related fees	2,137	2,279	2,738
iii. Card related fees (debit and credit cards)	17,341	19,091	23,802
iv. Credit related fees	2,102	2,235	1,789
v. Investment banking fee	1,470	1,363	1,501
vi. Commission on trade	12,126	14,759	15,177
vii. Commission on guarantees	3,939	4,225	4,354
viii. Commission on cash management	1,805	2,136	2,676
ix. Commission on remittances including home remittances	4,514	4,976	6,816
x. Commission on utility bills	153	163	173
xi. Commission income - Bancassurance	1,187	1,254	1,655
xii. Rent on lockers	443	375	547
xiii. Commission on investments services	257	226	264
xiv. Other Commission	6,143	7,049	6,029
2. Dividend Income	8,540	7,664	7,704
3. Foreign exchange income	35,107	31,971	14,003
4. Income from derivatives	3,126	1,910	2,730
5. Gain on securities	16,319	14,500	45,319
i. Realised	14,483	12,975	38,462
ii. Unrealised - held for trading	1,836	1,524	6,857
6. Other Income	2,606	5,417	10,817
i. Rent on property	269	295	302
ii. Gain on sale of fixed assets-net	811	1,053	1,514
iii. Loss on termination of lease liability against right of use assets	315	479	433
iv. Gain on sale of non banking assets - net	194	978	54
v. Other	1,018	2,613	8,515
II. Total Income (I + C)	568,112	628,193	778,871
D. Non Mark-Up/Return/Interest Expenses	240,654	284,770	329,983
1. Operating expenses	232,691	276,690	319,693
i. Total compensation expense	107,464	125,813	141,582
ii. Property expense	36,753	43,175	52,959
a. Rent and taxes	1,475	1,734	2,173
b. Insurance	344	254	389
c. Utilities cost	7,665	10,158	16,215
d. Lease rental	-	13	5
e. Fuel expense generators	1,315	1,096	1,213
f. Security (including guards)	6,694	7,478	8,485
g. Repair and maintenance (including janitorial charges)	5,011	5,748	6,055
h. Depreciation on right-of-use assets	8,737	10,293	11,242
i. Depreciation	5,512	6,400	7,181
iii. Information technology expenses	23,335	26,358	29,607
iv. Other operating expenses	65,140	81,344	95,545
2. Workers welfare fund	6,442	6,960	8,689
3. Other charges	1,522	1,121	1,600
i. Penalties imposed by State Bank of Pakistan	855	401	1,152
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	667	719	448
III. Profit before provisions (II - D)	327,457	343,423	448,888
E. Provisions / (reversals) and write offs - net	(1,228)	18,467	39,796
1. (Reversals) / provisions against balance with Banks	454	(825)	111
2. (Reversals) / provisions for diminution in value of investments	(11,202)	6,995	(592)
3. (Reversals) / provisions against loans & advances	8,294	16,231	41,356
4. (Reversals) / provisions against off balance sheet items	221	3,208	1,361
5. Reversals against other assets	1,667	(2,038)	133
6. Recovery of written off / charged off had debts	(662)	(5,103)	(2,575)
F. Extra ordinary / unusual items	-	49,014	-
IV. Profit Before Taxation (III - E - F)	328,685	275,942	409,092
G. Taxation	166,512	153,531	214,170
1. Current	172,678	169,176	234,326
2. Prior	(169)	(283)	189
3. Deferred	(5,998)	(15,362)	(20,344)
V. Profit After Taxation (IV - G)	162,173	122,411	194,922
Notes on Human Resources			
Number of Employees^a	193,323	204,924	216,775
1. Permanent	178,284	182,114	191,866
a. Male	147,331	146,730	151,311
b. Female	30,953	35,384	40,555
2. Contractual	15,039	22,810	24,909
a. Male	13,077	20,616	22,004
b. Female	1,962	2,194	2,905

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

Amount in Million Rupees
No. of Accounts in Unit

END OF PERIOD	2023		2024					
	Dec		Mar		Jun		Sep ²	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	78,464,778	9,550,027	80,080,622	9,543,272	81,609,550	10,266,502	86,548,050	10,335,518
Call Deposits	321,833	381,703	337,836	387,503	342,893	544,356	314,825	416,843
Other Deposits Accounts	173,995	659,545	169,681	695,161	231,912	929,584	244,171	946,532
Saving Deposits	22,347,599	11,764,320	22,270,390	12,225,888	22,087,223	13,512,000	22,539,006	14,046,806
FIXED DEPOSITS	797,621	4,942,088	842,586	4,782,307	959,692	4,928,462	1,131,825	4,850,545
Less Than 6 months	98,569	1,463,607	115,701	1,328,639	141,711	1,455,238	270,217	1,316,690
For 6 months & over but less than 1 year	28,865	569,218	44,075	549,520	41,541	597,374	41,904	675,254
For 1 year & over but less than 2 years	382,868	2,419,450	437,383	2,455,957	487,789	2,488,034	538,424	2,481,382
For 2 years & over but less than 3 years	13,141	57,371	11,003	54,812	11,311	47,697	10,912	47,897
For 3 years & over but less than 4 years	26,369	78,344	26,898	75,229	26,334	74,891	25,648	73,042
For 4 years & over but less than 5 years	43,681	52,711	15,686	53,371	29,954	13,905	30,192	14,282
For 5 years & over	204,128	301,387	191,840	264,779	221,052	251,323	214,528	241,998
Total Deposits	102,105,826	27,297,683	103,701,115	27,634,131	105,231,270	30,180,905	110,777,877	30,596,245

Source: Statistics and Data Services Department, SBP

Note:

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

3.2.1 Deposits Distributed by Type of Accounts and Gender

All Banks

As on 30th September, 2024

Million Rupees

Type of Account	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	59,529,718	6,236,750	23,796,564	1,049,839	721,299	416,979	2,500,469	2,631,949	86,548,050	10,335,518
of which:										
Basic Banking Accounts	3,473,776	225,949	502,104	37,380	6,430	500	10,285	95,573	3,992,595	359,403
II. Call Deposits	187,386	111,315	11,585	21,280	11,002	22,366	104,852	261,883	314,825	416,843
III. Other Deposit Accounts	202,406	24,773	23,684	3,908	3,411	42,264	14,670	875,587	244,171	946,532
IV. Saving Deposits	16,344,615	5,763,179	4,549,723	1,596,209	843,018	885,274	801,650	5,802,144	22,539,006	14,046,806
V. Fixed or Term Deposits	645,168	913,031	350,821	239,313	90,708	222,741	45,128	3,475,460	1,131,825	4,850,545
1) Less Than Three Months	49,573	161,183	18,575	39,242	9,832	39,319	11,945	472,742	89,925	712,486
2) For Three Months and Over but Less Than Six Months	96,179	79,432	77,209	16,785	2,375	17,662	4,529	490,325	180,292	604,204
3) For Six Months and Over but Less Than One Year	30,331	108,095	6,712	18,659	1,286	19,139	3,575	529,362	41,904	675,254
4) For One Year & Over but Less Than Two Years	297,645	479,554	156,618	139,246	64,536	95,222	19,625	1,767,359	538,424	2,481,382
5) For Two Years & Over but Less Than Three Years	6,827	3,805	2,982	1,272	527	696	576	42,124	10,912	47,897
6) For Three Years & Over but Less Than Four Years	12,158	13,833	10,657	3,404	1,982	1,928	851	53,877	25,648	73,042
7) For Four Years & Over but Less Than Five Years	22,922	5,986	6,571	2,438	386	2,409	313	3,449	30,192	14,282
8) For Five Years and Over but Less Than Ten Years	126,882	60,126	71,232	18,186	9,624	46,333	3,712	116,219	211,450	240,865
9) For ten years and over	2,651	1,016	265	81	160	33	2	3	3,078	1,134
Total	76,909,293	13,049,049	28,732,377	2,910,549	1,669,438	1,589,624	3,466,769	13,047,023	110,777,877	30,596,245

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

Source: Statistics and Data Services Department, SBP

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

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

End period: Million Rupees

Category of Deposit Holder	2023		2024		
	Sep	Dec	Mar	Jun	Sep ⁷
I. FOREIGN CONSTITUENTS	743,703.1	772,367.2	780,934.4	848,930.6	844,609.2
I. Official	118,595.7	119,476.4	122,800.2	130,252.0	106,628.6
II. Business	147,649.1	160,375.5	154,496.5	170,014.8	145,195.2
III. Personal	477,458.3	492,328.2	503,513.4	548,535.8	592,653.9
IV. Trust Funds and Non Profit Organizations		187.0	124.4	128.1	131.5
2. DOMESTIC CONSTITUENTS	24,851,693.1	26,525,315.6	26,853,196.9	29,331,974.5	29,751,635.3
I. GOVERNMENT	3,708,763.4	3,965,803.2	3,912,060.1	4,380,118.4	4,526,234.5
a. Federal Government	2,352,546.9	2,524,918.1	2,409,189.3	2,709,577.9	2,799,811.0
b. Provincial Governments	1,194,685.0	1,268,631.2	1,325,020.2	1,486,856.1	1,532,671.9
c. Local Bodies	161,531.5	172,254.0	177,850.7	183,684.4	193,751.6
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	1,490,665.6	1,543,468.6	1,615,222.1	1,883,510.8	1,851,168.4
a. Agriculture, hunting and forestry	958.1	1,304.8	1,520.1	1,897.8	1,742.5
b. Services	42,757.9	48,298.4	50,998.6	52,639.3	48,801.8
c. Utilities	651,782.0	633,684.9	625,098.0	717,184.9	763,046.1
d. Transport, storage and communications	106,687.9	118,055.1	126,068.1	149,713.7	126,967.9
e. Manufacturing	299,170.9	293,369.1	331,232.3	309,051.2	272,090.3
f. Mining and Quarrying	226,488.2	261,862.3	296,026.5	445,716.2	415,244.3
g. Construction	36,340.0	37,609.8	22,690.0	23,197.0	22,402.9
h. Commerce and Trade	28,823.3	39,886.0	49,755.6	36,712.3	41,602.6
i. Others	97,657.3	109,398.2	111,832.9	147,398.3	159,269.8
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,003,881.2	1,205,910.0	1,213,732.7	1,392,683.0	1,193,845.8
a. Mutual Funds and AMCs	511,659.9	657,486.6	661,713.1	753,728.7	475,550.9
b. Insurance & Pension Funds	220,457.9	197,151.1	204,181.9	260,246.2	426,114.7
c. MFIs and DFIs	36,488.5	39,739.0	34,565.1	40,344.2	32,122.3
d. Stock Exchange & Brokerage Houses	35,612.0	53,648.0	53,323.5	85,404.9	60,206.8
e. Modarabas	4,198.1	5,141.8	4,722.7	4,707.2	5,833.7
f. Other NBFIs	195,464.1	252,743.9	255,226.4	248,251.8	194,017.5
IV. PRIVATE SECTOR (BUSINESS)	5,699,028.3	6,214,632.5	6,161,596.8	6,643,852.4	6,582,280.4
a. Agriculture, forestry and fishing	188,604.9	195,803.3	199,826.7	213,786.1	204,033.1
01. Crop and animal production, hunting and related service activities	181,986.4	188,463.2	192,317.1	206,036.6	195,210.9
i. Growing of Wheat, Rice, Sugar Cane & Cotton	102,940.5	105,230.9	104,936.0	111,769.9	102,979.0
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables	7,611.5	8,152.9	7,669.0	8,298.0	8,352.6
iii. Growing of other fruits, vegetables and crops	27,027.1	31,299.6	31,698.7	33,660.3	29,794.7
iv. Raising of livestock and other related activities	33,225.6	31,102.8	36,529.6	38,451.8	41,015.1
v. Other agricultural support activities	10,993.8	12,465.1	11,393.5	13,734.8	12,966.6
vi. Hunting, trapping and related service activities	187.9	211.9	90.2	121.8	102.9
02 - Forestry and logging	829.3	1,206.9	529.0	619.5	1,566.5
03 - Fishing and aquaculture	5,789.2	6,133.3	6,980.7	7,130.1	7,255.7
b. Mining and quarrying	249,344.8	265,749.4	242,004.3	325,010.8	286,196.8
01 - Mining of coal and lignite	45,860.6	57,760.7	81,971.3	107,676.2	113,445.2
02 - Extraction of crude petroleum and natural gas	177,561.8	179,556.9	133,001.1	183,445.9	141,814.7
03 - Mining of metal ores	4,425.5	3,368.8	3,643.6	7,298.4	5,388.7
04-Other mining and quarrying	20,631.3	24,020.4	22,533.0	25,351.1	24,474.9
05-Mining support service activities	865.6	1,042.6	855.3	1,239.3	1,073.3
c. Manufacturing	1,600,621.4	1,786,765.0	1,685,851.8	1,630,717.4	1,647,514.7
01 - Manufacture of food products	262,040.4	302,663.5	285,548.8	292,225.7	310,368.6
02 - Manufacture of beverages	87,258.4	75,860.2	60,163.5	50,264.7	65,982.7
03 - Manufacture of tobacco products	21,709.1	52,618.5	29,035.6	36,323.5	26,336.2
04 - Manufacture of textiles	216,725.9	236,879.0	230,981.3	217,806.2	212,931.9
i. Preparation and spinning of textile fibers	55,144.5	62,144.4	66,081.9	63,713.8	61,806.2
ii. Weaving of textiles	24,779.6	31,753.5	26,785.6	25,523.5	25,380.8
iii. Finishing of textiles	23,674.9	30,436.9	24,393.3	24,086.5	21,842.1
iv. Manufacture of knitted and crocheted fabrics	19,450.5	17,267.2	16,640.1	16,455.1	15,918.7
v. Manufacture of made-up textile articles, except apparel	34,202.3	36,125.6	35,356.4	31,197.4	32,831.0
vi. Manufacture of carpets and rugs	2,217.9	1,626.1	1,704.8	1,924.8	1,894.2
vii. Manufacture of other textiles n.e.c.	57,256.4	57,525.4	60,019.0	54,905.1	53,258.8
05 - Manufacture of wearing apparel	69,320.4	75,261.1	70,609.1	64,745.0	69,569.2
06 - Manufacture of leather and related products	24,250.3	28,222.5	25,084.0	24,648.1	23,285.6
i. Tanning and dressing of leather; dressing and dyeing of fur	6,256.6	6,196.7	6,588.6	5,648.8	5,470.8
ii. Manufacture of luggage, handbags and the like, saddlery and harness	3,447.1	3,755.4	4,032.0	4,004.1	3,560.8
iii. Manufacture of footwear	14,546.6	18,270.5	14,463.4	14,995.3	14,254.0
a). Leather wear	12,222.9	15,746.2	12,084.9	12,284.5	11,749.8
b). Rubber and Plastic wear	2,323.7	2,524.3	2,378.5	2,710.8	2,504.2

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

Category of Deposit Holder	End period: Million Rupees				
	2023		2024		
	Sep	Dec	Mar	Jun	Sep ¹
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,165.0	3,394.6	3,406.8	2,700.0	2,693.2
08 - Manufacture of paper and paper products	16,681.2	10,156.7	8,800.6	9,606.2	11,457.5
09 - Printing and reproduction of recorded media	16,495.8	21,597.2	21,472.5	22,591.0	21,168.7
10 - Manufacture of coke and refined petroleum products	146,460.6	171,251.6	169,226.4	145,289.3	156,229.1
11 - Manufacture of chemicals and chemical products	211,869.8	218,488.3	193,076.2	154,837.9	140,053.6
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	48,220.6	69,760.5	57,534.2	66,115.1	80,416.8
13 - Manufacture of rubber and plastics products	19,185.6	24,446.6	24,267.8	25,481.2	23,310.3
14 - Manufacture of other non-metallic mineral products	28,204.7	29,820.4	30,988.9	31,047.5	34,885.3
15 - Manufacture of basic metals	48,254.3	50,365.1	43,942.5	55,170.1	46,199.6
16 - Manufacture of fabricated metal products, except machinery and equipment	12,103.0	12,865.6	12,095.9	10,574.5	8,928.1
17 - Manufacture of computer, electronic and optical products	25,202.2	27,817.8	28,041.6	31,015.1	36,988.2
18 - Manufacture of electrical equipment	61,614.9	58,782.8	57,343.2	68,645.1	67,399.1
19 - Manufacture of machinery and equipment	45,157.3	56,270.4	55,502.4	58,962.7	62,503.7
20 - Manufacture of motor vehicles, trailers and semi-trailers	86,034.4	97,318.2	118,483.6	89,873.9	72,401.8
21 - Manufacture of other transport equipment	14,435.8	13,966.3	13,422.3	11,551.6	14,644.1
22 - Manufacture of furniture	4,404.3	3,280.3	3,745.1	3,649.0	3,530.5
23 - Other manufacturing	127,286.0	141,692.0	138,352.6	152,321.1	151,743.1
24 - Repair and installation of machinery and equipment	4,541.7	3,985.7	4,727.0	5,272.8	4,487.7
d. Electricity, gas, steam and air conditioning supply	469,290.2	476,785.6	577,886.3	707,942.9	763,478.0
e. Water supply; sewerage, waste management and remediation activities	18,749.9	24,055.5	18,655.2	11,071.3	14,834.9
f. Construction	372,543.9	411,331.5	401,397.6	506,748.2	424,117.5
01 - Construction of buildings	172,856.0	186,546.6	181,423.4	215,135.1	182,577.6
02 - Civil engineering	152,230.4	175,614.6	173,594.2	228,260.1	189,610.6
03 - Specialized construction activities	47,457.5	49,170.3	46,380.1	63,352.9	51,929.3
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	975,428.7	1,083,488.7	1,075,802.3	1,163,214.2	1,223,450.1
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	49,137.3	54,948.2	52,672.4	56,998.0	66,118.7
02 - Wholesale trade, except of motor vehicles and motorcycles	346,554.1	375,636.5	378,235.0	410,376.5	414,576.2
03 - Retail trade, except of motor vehicles and motorcycles	579,737.3	652,903.9	644,894.9	695,839.8	742,755.3
h. Transportation and storage	431,709.3	450,425.4	474,728.8	461,627.1	443,064.7
i. Accommodation and food service activities	30,244.7	32,478.6	32,354.3	34,997.9	40,052.6
j. Information and communication	197,335.5	227,153.6	253,250.9	257,322.1	255,760.1
k. Real estate activities	208,542.9	186,272.1	161,168.1	165,878.2	160,573.5
l. Professional, scientific and technical activities	132,604.0	172,933.9	131,087.2	163,711.4	156,161.2
01 - Legal and accounting activities	17,641.9	42,794.9	20,855.3	20,335.3	21,187.1
02 - Activities of head offices; management consultancy activities	16,108.4	16,992.8	15,822.5	15,889.6	13,614.7
03 - Architectural and engineering activities; technical testing and analysis	25,531.9	27,438.6	23,980.0	27,439.5	23,203.0
04 - Scientific research and development	8,871.8	8,809.4	9,070.4	14,204.5	10,516.9
05 - Advertising and market research	12,586.0	14,015.9	13,613.8	14,923.8	17,185.4
06 - Other professional, scientific and technical activities	50,584.2	61,306.6	46,331.9	69,028.6	68,716.1
07 - Veterinary activities	1,279.7	1,575.7	1,413.4	1,890.1	1,738.1
m. Administrative and support service activities	115,573.3	125,687.4	128,283.5	137,360.5	131,264.1
01 - Rental and leasing activities	3,788.0	4,093.6	4,030.9	4,850.5	5,069.1
02 - Employment activities	1,763.7	1,613.5	2,026.6	2,582.9	2,637.8
03 - Travel agency, tour operator, reservation service and related activities	26,382.1	26,189.4	34,166.9	33,206.8	30,650.7
04 - Security and investigation activities	3,699.8	4,675.4	4,497.1	4,374.5	4,318.0
05 - Services to buildings and landscape activities	3,703.2	4,385.1	5,007.6	6,885.7	5,166.7
06 - Office administrative, office support and other business support activities	76,236.6	84,730.3	78,554.3	85,460.2	83,421.7
n. Education	117,870.7	116,676.7	140,677.2	133,243.1	133,533.3
o. Human health and social work activities	79,635.1	83,018.7	88,766.7	103,141.1	99,964.1
p. Arts, entertainment and recreation	3,183.6	3,473.6	2,772.2	3,002.5	2,943.7
q. Other service activities	507,745.5	572,533.5	547,083.7	625,077.5	595,338.1
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	642,850.1	682,575.6	782,212.7	737,918.9	715,257.5
VI. PERSONAL	12,236,860.3	12,835,683.1	13,176,989.2	14,205,353.6	14,892,431.8
VII. OTHER	69,644.2	77,242.6	71,383.3	88,537.3	80,417.0
TOTAL	25,595,396.1	27,297,682.8	27,634,131.3	30,180,905.0	30,596,244.6

Source: Statistics and Data Services Department, SBP

Note:

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

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 30th September, 2024

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	931,747	494,182	75,755	81,072	76,935	138,554	11,146	139,801	1,095,583	844,609
1) Official	57,855	50,824	4,730	4,324	19,696	26,761	1,005	83,286	83,286	106,629
2) Business	20,100	29,634	1,496	2,346	3,379	7,536	10,047	105,679	35,022	145,195
3) Personal	853,792	413,725	69,529	74,402	53,860	104,257	80	270	977,261	592,654
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	14	132	14	132
2. DOMESTIC CONSTITUENTS	75,977,546	12,554,867	28,656,622	2,829,477	1,592,503	1,451,070	3,455,623	12,916,222	109,682,294	29,751,635
I. GOVERNMENT	-	-	-	-	-	-	563,305	4,526,235	563,305	4,526,235
A. Federal Government	-	-	-	-	-	-	137,132	2,799,811	137,132	2,799,811
B. Provincial Governments	-	-	-	-	-	-	389,866	1,532,672	389,866	1,532,672
C. Local Bodies	-	-	-	-	-	-	36,307	193,752	36,307	193,752
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	25,124	1,851,168	25,124	1,851,168
Agriculture, hunting and forestry	-	-	-	-	-	-	42	1,742	42	1,742
Services	-	-	-	-	-	-	1,289	48,802	1,289	48,802
Utilities	-	-	-	-	-	-	12,863	763,046	12,863	763,046
Transport, storage and communications	-	-	-	-	-	-	5,610	126,968	5,610	126,968
Manufacturing	-	-	-	-	-	-	2,697	272,090	2,697	272,090
Mining and Quarrying	-	-	-	-	-	-	580	415,244	580	415,244
Construction	-	-	-	-	-	-	153	22,403	153	22,403
Commerce and Trade	-	-	-	-	-	-	707	41,603	707	41,603
Others	-	-	-	-	-	-	1,183	159,270	1,183	159,270
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	83,252	1,193,846	83,252	1,193,846
Mutual Funds and AMCs	-	-	-	-	-	-	8,114	475,551	8,114	475,551
Insurance & Pension Funds	-	-	-	-	-	-	21,307	426,115	21,307	426,115
MFIs and DFIs	-	-	-	-	-	-	11,669	32,122	11,669	32,122
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	12,571	60,207	12,571	60,207
Modarabas	-	-	-	-	-	-	533	5,834	533	5,834
Other NBFI	-	-	-	-	-	-	29,058	194,017	29,058	194,017
IV. PRIVATE SECTOR (BUSINESS)	7,578,594	1,723,147	481,813	143,760	127,051	140,643	2,217,902	4,574,731	10,405,360	6,582,280
A. Agriculture, forestry and fishing	1,586,426	122,908	107,261	9,782	26,581	10,327	126,155	61,016	1,846,423	204,033
1. Crop and animal production, hunting and related service activities	1,583,116	119,235	107,190	9,724	26,469	10,215	125,506	56,037	1,842,281	195,211
Growing of Wheat, Rice, Sugar Cane & Cotton	913,193	69,004	62,466	5,955	11,263	4,248	74,828	23,772	1,061,750	102,979
Growing of tropical, sub-tropical, pome and stone fruits & vegetables	118,357	6,844	5,517	302	1,138	601	877	605	125,889	8,353
Growing of other fruits, vegetables and crops	324,647	14,013	22,471	1,854	10,679	1,366	18,468	12,562	376,265	29,795
Raising of livestock and other related activities	182,424	23,220	14,604	1,360	2,362	2,918	21,321	13,517	220,711	41,015
Other agricultural support activities	44,343	6,120	2,127	253	1,020	1,079	9,989	5,514	57,479	12,967
Hunting, trapping and related service activities	152	33	5	0	7	3	23	67	187	103
02 - Forestry and logging	450	165	11	6	21	15	237	1,381	719	1,566
03 - Fishing and aquaculture	2,860	3,508	60	52	91	98	412	3,598	3,423	7,256
B. Mining and quarrying	487,503	32,144	99	58	351	1,005	7,024	252,990	494,977	286,197
05 - Mining of coal and lignite	372,193	13,400	17	4	47	306	2,388	99,736	374,645	113,445
06 - Extraction of crude petroleum and natural gas	94,702	12,350	23	24	99	184	2,138	129,257	96,962	141,815
07 - Mining of metal ores	664	915	6	16	27	276	488	4,182	1,185	5,389
08-Other mining and quarrying	19,157	5,117	47	14	146	234	1,855	19,110	21,205	24,475
09 - Mining support service activities	787	361	6	0	32	5	155	706	980	1,073
C. Manufacturing	882,145	232,244	10,895	10,688	15,899	41,052	535,229	1,363,531	1,444,168	1,647,515
10 - Manufacture of food products	239,645	50,524	1,589	1,461	4,568	13,960	121,887	244,424	367,689	310,369
11 - Manufacture of beverages	1,730	955	67	33	256	2,099	9,919	62,895	11,972	65,983
12 - Manufacture of tobacco products	163	135	5	0	47	221	227	25,980	442	26,336
13 - Manufacture of textiles	173,877	46,045	1,624	3,261	3,048	4,368	49,060	159,258	227,609	212,932
Preparation and spinning of textile fibres	82,807	18,759	251	284	1,401	1,832	13,571	40,931	98,030	61,806
Weaving of textiles	19,609	6,597	214	459	414	558	8,063	17,767	28,300	25,381
Finishing of textiles	3,879	3,972	201	292	667	730	6,512	16,848	11,259	21,842
Manufacture of knitted and crocheted fabrics	1,592	1,406	168	1,521	105	543	1,789	12,449	3,654	15,919
Manufacture of made-up textile articles, except apparel	50,527	7,877	385	287	161	268	8,476	24,398	59,549	32,831
Manufacture of carpets and rugs	419	187	19	1	25	11	1,616	1,695	2,079	1,894
Manufacture of other textiles n.e.c.	15,044	7,247	386	416	275	426	9,033	45,170	24,738	53,259
14 - Manufacture of wearing apparel	55,971	9,782	2,721	1,130	602	1,036	57,622	69,954	69,954	69,569
15 - Manufacture of leather and related products	10,409	6,606	383	298	275	376	7,579	16,005	18,646	23,286
Tanning and dressing of leather; dressing and dyeing of fur	1,610	1,123	185	162	105	77	1,126	4,109	3,026	5,471
Manufacture of luggage, handbags and the like, saddlery and harness	810	1,018	38	26	86	132	746	2,385	1,680	3,561
Manufacture of footwear	7,989	4,465	160	110	84	167	5,707	9,511	13,940	14,254
a. Leather wear	6,706	2,704	113	100	60	154	5,232	8,792	12,111	11,750
b. Rubber and Plastic wear	1,283	1,761	47	10	24	13	475	720	1,829	2,504

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

As on 30th September, 2024

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	17,298	1,269	68	24	113	33	2,509	1,367	19,988	2,693
17 - Manufacture of paper and paper products	2,298	1,165	137	58	141	212	6,819	10,022	9,395	11,457
18 - Printing and reproduction of recorded media	12,107	7,061	686	594	657	1,086	4,531	12,427	17,981	21,169
Printing and other service activities related to printing	11,827	6,934	669	593	599	1,067	4,127	11,232	17,222	19,825
Reproduction of recorded media	280	127	17	1	58	20	404	1,196	759	1,344
19 - Manufacture of coke and refined petroleum products	803	1,251	23	15	118	235	40,145	154,728	41,089	156,229
20 - Manufacture of chemicals and chemical products	39,579	12,048	401	735	794	1,102	67,571	126,169	108,345	140,054
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,492	2,416	101	199	626	2,607	23,752	75,195	26,971	80,417
22 - Manufacture of rubber and plastics products	49,910	5,138	206	267	277	345	19,880	17,560	70,273	23,310
23 - Manufacture of other non-metallic mineral products	14,318	4,769	172	335	338	3,418	9,120	26,363	23,948	34,885
24 - Manufacture of basic metals	11,251	7,988	264	361	586	1,924	28,669	35,926	40,770	46,200
25 - Manufacture of fabricated metal products, except machinery and equipment	3,182	2,265	84	27	160	192	4,901	6,444	8,327	8,928
26 - Manufacture of computer, electronic and optical products	34,742	6,233	171	134	239	381	6,446	30,240	41,598	36,988
27 - Manufacture of electrical equipment	21,579	11,061	239	143	434	2,287	18,146	53,908	40,398	67,399
28 - Manufacture of machinery and equipment	8,519	4,329	274	118	552	591	9,120	57,466	18,465	62,504
29 - Manufacture of motor vehicles, trailers and semi-trailers	5,025	2,809	132	212	265	306	51,186	69,076	56,608	72,402
30 - Manufacture of other transport equipment	1,219	584	28	5	68	76	6,581	13,980	7,896	14,644
31 - Manufacture of furniture	4,713	1,965	112	31	106	102	2,894	1,432	7,825	3,531
32 - Other manufacturing	167,645	44,044	1,308	1,170	1,532	4,033	32,721	102,496	203,206	151,743
Manufacture of jewellery and related articles	19,037	1,617	81	76	158	152	2,575	2,288	21,851	4,132
Manufacture of imitation jewellery and related articles	444	143	27	9	10	6	126	70	607	228
Manufacture of musical instruments	357	288	20	8	20	48	875	3,763	1,272	4,107
Manufacture of sports goods	9,100	8,450	300	132	538	2,437	4,716	29,766	14,654	40,785
Manufacture of games and toys	141	175	3	0	9	15	44	16	197	205
Manufacture of medical and dental instruments and supplies	3,118	3,320	112	92	508	848	3,962	9,001	7,700	13,260
Manufacture of Handicrafts	524	244	190	67	37	14	211	455	962	779
Other manufacturing n.e.c.	134,924	29,808	575	787	252	514	20,212	57,137	155,963	88,246
33 - Repair and installation of machinery and equipment	3,670	1,800	100	77	97	64	906	2,546	4,773	4,488
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	20,813	763,478	20,813	763,478
Electric power generation, transmission and distribution	-	-	-	-	-	-	11,187	682,288	11,187	682,288
a) Hydal	-	-	-	-	-	-	4,799	30,214	4,799	30,214
b) Thermal	-	-	-	-	-	-	636	19,209	636	19,209
c) Coal Based	-	-	-	-	-	-	285	278,581	285	278,581
d) Wind	-	-	-	-	-	-	542	18,423	542	18,423
e) Solar	-	-	-	-	-	-	1,830	12,236	1,830	12,236
f) Other	-	-	-	-	-	-	3,095	323,626	3,095	323,626
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	8,441	79,824	8,441	79,824
Steam and air conditioning supply	-	-	-	-	-	-	1,185	1,366	1,185	1,366
E. Water supply; sewerage, waste management and remediation activities	4,733	4,830	180	90	287	185	6,834	9,731	12,034	14,835
36 - Water collection, treatment and supply	1,261	419	70	36	169	61	2,305	859	3,805	1,376
37 - Sewerage	418	352	40	5	11	3	2,269	1,149	2,738	1,510
38 - Waste collection, treatment and disposal activities; materials recovery	2,690	3,986	45	42	74	106	2,159	6,569	4,968	10,703
39 - Remediation activities and other waste management services	364	73	25	7	33	14	101	1,153	523	1,246
F. Construction	198,253	92,539	5,023	2,832	5,927	15,170	134,193	313,577	343,396	424,118
41 - Construction of buildings	81,255	44,023	1,422	1,686	2,475	3,745	79,985	133,124	165,137	182,578
42 - Civil engineering	60,510	37,106	2,108	923	2,543	10,406	36,845	141,176	102,006	189,611
43 - Specialized construction activities	56,488	11,410	1,493	223	909	1,019	17,363	39,277	76,253	51,929
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,825,427	722,880	84,963	47,877	48,236	38,081	367,299	414,612	2,325,925	1,223,450
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	50,026	30,550	1,035	1,088	1,556	1,277	21,789	33,203	74,406	66,119
46 - Wholesale trade, except of motor vehicles and motorcycles	304,976	192,450	12,347	7,714	14,611	11,518	183,789	202,895	515,723	414,576
47 - Retail trade, except of motor vehicles and motorcycles	1,470,425	499,880	71,581	39,075	32,069	25,286	161,721	178,514	1,735,796	742,755

3.3.1 Deposits Distributed by Category of Deposit Holders and Gender

All Banks

As on 30th September, 2024

Category of Deposit Holder	Million Rupees									
	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	161,380	46,610	1,127	1,090	1,584	2,132	31,006	393,234	195,097	443,065
49 - Land transport and transport via pipelines	109,343	29,042	525	554	715	839	15,262	21,080	125,845	51,516
50 - Water transport	868	911	38	51	59	33	1,028	59,937	1,993	60,932
51 - Air transport	17,010	1,691	52	52	32	52	2,164	189,136	19,258	190,932
52 - Warehousing and support activities for transportation	33,063	14,030	458	409	719	1,170	7,736	114,109	41,976	129,719
53 - Courier activities other than national post activities	1,096	935	54	23	59	36	4,816	8,972	6,025	9,966
I. Accommodation and food service activities	81,854	14,918	1,117	561	849	1,775	15,404	22,798	99,224	40,053
55 - Accommodation	9,989	2,958	229	130	247	1,196	7,329	7,911	17,794	12,195
56 - Food and beverage service activities	71,865	11,960	888	431	602	579	8,075	14,887	81,430	27,858
J. Information and communication	79,178	29,490	1,955	1,739	1,354	2,162	78,040	222,369	160,527	255,760
58 - Publishing activities	5,968	3,044	413	416	334	436	7,411	25,037	14,126	28,934
59 - Motion picture, video and television programme production, sound recording and music publishing activities	928	353	88	17	34	19	4,637	1,152	5,687	1,541
60 - Programming and broadcasting activities	783	542	92	19	16	43	601	2,084	1,492	2,689
61 - Telecommunications	12,916	4,357	244	184	367	666	12,669	111,594	26,196	116,801
62 - Computer programming, consultancy and related activities	53,541	17,649	739	874	467	860	16,985	58,692	71,732	78,075
63 - Information service activities	5,042	3,546	379	227	136	138	35,737	23,809	41,294	27,720
K. Real estate activities	144,820	59,419	2,038	1,567	4,222	5,490	63,583	94,097	214,663	160,573
L. Professional, scientific and technical activities	502,027	57,903	4,610	1,563	2,071	4,834	22,176	91,862	530,884	156,161
69 - Legal and accounting activities	11,109	7,647	2,946	440	843	1,479	4,884	11,621	19,782	21,187
70 - Activities of head offices; management consultancy activities	3,311	850	205	73	111	72	2,173	12,619	5,800	13,615
71 - Architectural and engineering activities; technical testing and analysis	21,793	4,709	270	194	194	335	4,794	17,965	27,051	23,203
72 - Scientific research and development	1,191	580	88	21	74	49	1,384	9,866	2,737	10,517
73 - Advertising and market research	5,147	1,995	435	584	238	2,502	4,863	12,105	10,683	17,185
74 - Other professional, scientific and technical activities	458,424	41,326	654	247	577	309	3,799	26,834	463,454	68,716
75 - Veterinary activities	1,052	796	12	4	34	87	279	852	1,377	1,738
M. Administrative and support service activities	113,586	28,765	3,006	1,319	2,929	1,718	88,614	99,462	208,135	131,264
77 - Rental and leasing activities	6,981	2,572	186	200	213	284	865	2,013	8,245	5,069
78 - Employment activities	988	1,328	85	32	68	49	494	1,229	1,635	2,638
79 - Travel agency, tour operator, reservation service and related activities	64,942	7,206	537	332	972	481	26,803	22,632	93,254	30,651
80 - Security and investigation activities	794	358	19	23	143	242	4,188	3,695	5,144	4,318
81 - Services to buildings and landscape activities	3,510	2,152	77	58	200	151	1,926	2,805	5,713	5,167
82 - Office administrative, office support and other business support activities	36,371	15,148	2,102	674	1,333	511	54,338	67,089	94,144	83,422
N. Education	286,659	29,693	14,641	4,846	1,529	1,528	479,093	97,467	781,922	133,533
O. Human health and social work activities	78,816	16,318	2,086	2,119	1,702	2,610	22,787	78,916	105,391	99,964
86 - Human health activities	13,443	11,506	1,949	2,032	1,527	2,551	18,231	59,688	35,150	75,776
87 - Residential care activities	551	209	54	44	33	29	445	582	1,083	864
88 - Social work activities with and without accommodation	64,822	4,603	83	43	142	31	4,111	18,647	69,158	23,324
P. Arts, entertainment and recreation	2,071	781	334	84	169	208	1,385	1,870	3,959	2,944
Q. Other service activities	1,143,716	231,705	242,478	57,544	13,361	12,366	218,267	293,723	1,617,822	595,338
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	553,631	715,257	553,631	715,257
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	406,621	504,734	406,621	504,734
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	147,010	210,524	147,010	210,524
VI. PERSONAL	68,260,555	10,812,473	28,095,621	2,679,786	1,465,078	1,309,879	1,307	294	97,822,561	14,802,432
A. Salaried persons	22,667,005	3,286,862	6,185,643	767,797	429,662	311,594	145	18	29,282,455	4,366,271
B. Self employed	21,082,982	5,091,928	3,197,180	593,085	514,333	449,235	954	16	24,795,449	6,134,264
C. Other Personal	24,510,568	2,433,683	18,712,798	1,318,904	521,083	549,050	208	260	43,744,657	4,301,897
VII. OTHER	138,397	19,247	79,188	5,931	374	548	11,102	54,690	229,061	80,417
Total	76,909,293	13,049,049	28,732,377	2,910,549	1,669,438	1,589,624	3,466,769	13,047,023	110,777,877	30,596,245

Source: Statistics and Data Services Department, SBP

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

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

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

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

Amount in Million Rupees
Number of Accounts in Unit

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		DOMESTIC CONSTITUENTS							
			Government		Non-Financial Public Sector		NBFC's		Private Sector Business	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 25,000	575,162	1,400.3	340,786	1,236.4	17,199	15.4	71,382	36.4	7,004,994	20,892.0
25,000 to 50,000	46,976	1,686.7	44,922	1,598.9	658	23.4	1,183	42.2	487,966	18,594.9
50,000 to 100,000	148,865	10,767.5	43,667	3,096.9	675	47.7	1,003	72.3	1,388,152	90,892.1
100,000 to 150,000	61,919	8,004.9	20,026	2,453.1	319	39.3	635	76.6	228,946	27,787.5
150,000 to 200,000	21,736	3,700.3	13,095	2,265.0	212	37.1	366	64.0	133,646	23,213.8
200,000 to 300,000	27,041	6,679.6	17,566	4,226.8	327	79.5	551	135.6	201,636	49,210.8
300,000 to 400,000	25,990	8,954.9	8,325	2,883.3	181	62.5	324	111.8	113,489	39,131.7
400,000 to 500,000	36,002	15,588.0	6,069	2,689.9	197	88.9	251	111.9	80,654	35,955.2
500,000 to 750,000	30,512	18,285.4	9,104	5,577.0	299	183.2	709	441.5	145,906	88,906.8
750,000 to 1,000,000	22,495	19,404.5	5,982	5,202.1	218	190.1	374	327.4	152,615	127,500.1
1,000,000 to 2,000,000	41,965	56,887.1	12,927	18,578.5	619	886.0	976	1,386.2	201,426	276,842.3
2,000,000 to 3,000,000	15,299	37,371.4	6,531	15,857.0	317	763.4	547	1,349.7	78,079	188,053.7
3,000,000 to 4,000,000	8,337	28,652.6	3,566	12,241.5	214	731.9	456	1,555.2	39,859	136,607.5
4,000,000 to 5,000,000	5,495	24,448.6	2,467	11,057.5	171	758.1	223	1,000.0	26,642	118,495.2
5,000,000 to 6,000,000	4,715	25,476.7	2,072	11,230.4	130	708.9	307	1,661.4	20,862	112,110.2
6,000,000 to 7,000,000	2,850	18,412.4	1,382	8,876.9	104	670.4	301	1,981.6	13,283	85,796.4
7,000,000 to 8,000,000	2,689	19,990.9	1,174	8,762.8	94	698.1	209	1,568.8	9,784	73,010.5
8,000,000 to 9,000,000	1,964	16,622.1	1,034	8,733.7	78	658.1	155	1,304.3	7,519	63,618.5
9,000,000 to 10,000,000	1,569	14,876.6	959	9,103.8	73	693.8	117	1,116.8	6,268	59,381.3
10,000,000 to 100,000,000	13,412	321,732.6	16,389	503,618.1	1,631	54,819.9	2,336	82,218.2	57,180	1,438,399.4
100,000,000 to 500,000,000	524	93,445.7	3,596	708,152.3	774	153,017.5	567	115,345.0	5,313	1,035,710.4
500,000,000 to 1,000,000,000	33	22,489.7	913	611,296.2	238	157,473.4	100	66,608.7	594	393,910.5
1,000,000,000 to 5,000,000,000	33	69,730.6	660	1,309,609.5	310	586,163.3	130	267,816.5	446	797,701.6
5,000,000,000 to 10,000,000,000	-	-	47	303,105.4	57	399,339.7	34	220,052.2	65	430,904.8
10,000,000,000 & Over	-	-	46	954,781.6	29	493,018.7	16	427,461.2	36	849,652.9
TOTAL	1,095,583	844,609.2	563,305	4,526,234.5	25,124	1,851,168.4	83,252	1,193,845.8	10,405,360	6,582,280.4

Source: Statistics and Data Services Department, SBP

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

Amount in Million Rupees
Number of Accounts in Unit

SIZE OF ACCOUNTS (RS.)	DOMESTIC CONSTITUENTS								TOTAL	
	Trust Funds		Personal		Others		Sub Total			
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 25,000	104,685	322.2	66,163,498	141,884.0	135,228	239.8	73,837,772	164,626.2	74,412,934	166,026.5
25,000 to 50,000	222,286	5,922.5	4,607,048	163,534.8	6,709	245.9	5,370,772	189,962.7	5,417,748	191,649.3
50,000 to 100,000	193,248	16,190.0	6,522,341	458,702.3	22,578	1,529.5	8,171,664	570,531.0	8,320,529	581,296.4
100,000 to 150,000	4,676	588.7	5,215,669	639,943.6	26,106	3,441.6	5,496,377	674,330.5	5,558,296	682,335.4
150,000 to 200,000	1,916	328.0	2,694,439	468,616.2	8,376	1,441.9	2,852,050	495,966.1	2,873,786	499,666.4
200,000 to 300,000	1,714	421.5	4,107,435	979,693.2	10,187	2,519.1	4,339,416	1,036,286.5	4,366,457	1,042,966.1
300,000 to 400,000	1,383	474.2	1,897,414	657,068.1	7,713	2,516.1	2,028,829	702,247.7	2,054,819	711,202.6
400,000 to 500,000	4,599	2,033.1	1,724,414	787,511.8	1,114	469.6	1,817,298	828,860.3	1,853,300	844,448.3
500,000 to 750,000	1,936	1,172.5	1,734,630	1,040,376.9	2,098	1,251.3	1,894,682	1,137,909.1	1,925,194	1,156,194.6
750,000 to 1,000,000	1,204	1,072.1	1,006,351	851,780.2	2,379	2,017.5	1,169,123	988,089.4	1,191,618	1,007,493.9
1,000,000 to 2,000,000	2,912	3,982.1	1,099,639	1,505,867.2	3,722	4,861.2	1,322,221	1,812,403.6	1,364,186	1,869,290.7
2,000,000 to 3,000,000	1,771	4,348.3	394,812	954,536.5	690	1,722.4	482,747	1,166,631.0	498,046	1,204,002.3
3,000,000 to 4,000,000	1,004	3,466.3	191,821	658,752.7	332	1,178.6	237,252	814,533.6	245,589	843,186.3
4,000,000 to 5,000,000	823	3,693.1	108,502	481,587.3	202	921.9	139,030	617,513.2	144,525	641,961.8
5,000,000 to 6,000,000	1,083	5,666.3	80,301	432,404.1	352	1,864.2	105,107	565,645.5	109,822	591,122.2
6,000,000 to 7,000,000	559	3,588.2	49,732	320,940.8	224	1,495.0	65,585	423,349.3	68,435	441,761.7
7,000,000 to 8,000,000	402	2,999.9	37,034	275,662.4	146	1,092.9	48,843	363,795.6	51,532	383,786.5
8,000,000 to 9,000,000	407	3,459.9	27,919	236,108.1	65	562.2	37,177	314,444.7	39,141	331,066.9
9,000,000 to 10,000,000	264	2,488.0	22,646	214,240.3	50	484.2	30,377	287,508.3	31,946	302,384.9
10,000,000 to 100,000,000	5,414	162,094.5	133,776	2,782,366.4	683	18,995.4	217,409	5,042,512.0	230,821	5,364,244.6
100,000,000 to 500,000,000	1,084	210,200.9	2,899	484,626.4	102	22,872.9	14,335	2,729,925.4	14,859	2,823,371.1
500,000,000 to 1,000,000,000	160	106,305.3	157	110,573.8	2	1,496.5	2,164	1,447,664.4	2,197	1,470,154.1
1,000,000,000 to 5,000,000,000	98	156,709.2	84	155,654.8	3	7,197.1	1,731	3,280,851.9	1,764	3,350,582.6
5,000,000,000 to 10,000,000,000	3	17,730.7	-	-	-	-	206	1,371,133.0	206	1,371,133.0
10,000,000,000 & Over	-	-	-	-	-	-	127	2,724,914.4	127	2,724,914.4
TOTAL	553,631	715,257.5	97,822,561	14,802,431.8	229,061	80,417.0	109,682,294	28,751,835.3	110,777,877	38,596,244.6

Source: Statistics and Data Services Department, SBP

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

Period end Position

Billion Rupees

Provinces/ Regions	Category	Mar-24			Jun-24			Sep-24 ^a		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	62.53	718.41	780.93	65.79	783.14	848.93	71.78	772.82	844.61
	Government	106.37	3,005.69	3,912.06	108.99	4,271.13	4,380.12	113.31	4,412.93	4,526.23
	Non-Financial Public Sector Enterprises	37.65	1,577.57	1,615.22	65.79	1,817.72	1,883.51	188.06	1,663.11	1,851.17
	NBFCs & Financial Auxiliaries	17.54	1,196.19	1,213.73	3.51	1,389.18	1,392.68	1.61	1,192.23	1,193.85
	Private Sector (Business)	460.95	5,700.61	6,161.57	537.26	6,106.59	6,643.85	523.04	6,059.24	6,582.28
	Trust Funds & Non Profit Organizations	12.81	689.40	702.21	15.35	722.57	737.92	15.58	699.68	715.26
	Personal/Individuals	2,083.97	11,093.01	13,176.99	2,303.74	11,901.62	14,205.35	2,410.61	12,391.82	14,802.43
	Others	16.42	54.96	71.38	18.78	69.76	88.54	19.26	61.16	80.42
	Total	2,798.25	24,835.85	27,634.10	3,119.21	27,861.79	30,180.91	3,343.26	27,252.99	30,596.24
Punjab	Foreign Constituents	47.96	276.03	323.99	48.59	309.04	357.63	52.72	318.59	371.30
	Government	27.21	1,513.04	1,540.25	32.81	1,700.69	1,733.50	28.87	1,674.26	1,703.14
	Non-Financial Public Sector Enterprises	6.75	795.20	801.95	14.83	868.86	883.69	28.14	866.88	895.02
	NBFCs & Financial Auxiliaries	0.35	171.85	172.21	0.52	149.06	149.58	0.41	160.99	161.40
	Private Sector (Business)	283.08	2,249.70	2,532.78	315.42	2,407.86	2,723.28	319.95	2,378.94	2,698.90
	Trust Funds & Non Profit Organizations	6.32	264.46	270.77	7.63	287.61	295.24	8.12	262.01	270.13
	Personal/Individuals	1,190.40	5,669.80	6,860.20	1,303.58	6,061.33	7,364.91	1,363.76	6,311.60	7,675.36
	Others	1.25	23.65	24.90	1.76	30.88	32.65	1.78	25.44	27.22
	Total	1,563.32	10,963.73	12,527.05	1,725.14	11,815.34	13,540.48	1,883.74	11,998.72	13,882.46
Sindh	Foreign Constituents	2.21	318.42	320.63	2.28	340.19	342.48	2.50	327.47	329.98
	Government	17.14	853.89	871.03	16.56	1,076.32	1,092.88	21.73	1,162.36	1,184.09
	Non-Financial Public Sector Enterprises	6.36	357.30	363.66	22.56	349.17	371.73	15.64	282.57	298.21
	NBFCs & Financial Auxiliaries	0.05	957.37	957.43	0.04	1,163.25	1,163.28	0.04	948.89	948.92
	Private Sector (Business)	76.57	2,441.64	2,518.22	87.38	2,512.70	2,600.08	81.20	2,552.52	2,633.72
	Trust Funds & Non Profit Organizations	2.08	277.88	279.96	1.87	293.27	295.14	1.85	290.35	292.20
	Personal/Individuals	201.36	3,264.37	3,465.74	238.18	3,470.19	3,708.37	241.13	3,556.08	3,797.22
	Others	0.02	3.02	3.04	0.02	5.23	5.25	0.02	3.29	3.31
	Total	305.81	8,473.89	8,779.71	368.90	9,210.31	9,579.21	364.11	9,123.53	9,487.64
Khyber Pakhtunkhwa	Foreign Constituents	5.13	19.30	24.43	5.85	21.84	27.70	6.64	22.82	29.46
	Government	30.45	348.57	379.02	23.14	377.20	400.34	25.17	410.27	435.43
	Non-Financial Public Sector Enterprises	0.44	17.73	18.17	0.32	25.63	25.94	113.06	29.07	142.14
	NBFCs & Financial Auxiliaries	15.92	2.67	18.58	1.12	4.30	5.41	0.09	2.09	2.18
	Private Sector (Business)	58.39	161.45	219.84	74.81	190.05	264.86	72.88	165.94	238.82
	Trust Funds & Non Profit Organizations	1.44	30.32	31.75	1.93	31.79	33.73	1.52	34.96	36.49
	Personal/Individuals	365.53	787.40	1,152.93	402.52	888.68	1,291.20	431.17	953.37	1,384.54
	Others	1.75	15.97	17.73	1.50	14.10	15.60	1.48	12.36	13.84
	Total	479.84	1,383.41	1,862.45	511.18	1,553.59	2,064.78	651.21	1,630.88	2,282.09
Balochistan	Foreign Constituents	0.01	1.42	1.43	0.02	1.65	1.68	0.02	1.89	1.90
	Government	19.89	172.10	191.99	24.31	186.99	211.29	25.08	187.38	212.45
	Non-Financial Public Sector Enterprises	0.65	15.57	16.21	0.69	13.48	14.17	1.17	10.41	11.58
	NBFCs & Financial Auxiliaries	0.01	0.41	0.42	0.00	0.26	0.26	0.00	0.10	0.10
	Private Sector (Business)	20.08	74.90	94.99	31.22	98.98	130.20	23.72	86.77	110.50
	Trust Funds & Non Profit Organizations	0.21	7.56	7.77	0.24	8.87	9.11	0.27	8.98	9.25
	Personal/Individuals	77.18	216.26	293.43	83.47	244.81	328.28	87.14	251.77	338.91
	Others	13.23	0.74	13.96	15.30	1.11	16.40	15.77	0.94	16.71
	Total	131.25	488.95	620.20	155.24	556.15	711.39	153.17	548.24	701.40
Islamabad	Foreign Constituents	0.49	87.14	87.63	1.13	92.70	93.83	1.19	83.10	84.29
	Government	3.06	874.28	877.34	2.59	885.84	888.42	2.86	934.61	936.66
	Non-Financial Public Sector Enterprises	0.00	383.07	383.08	0.01	548.63	548.64	1.90	464.22	466.12
	NBFCs & Financial Auxiliaries	-	53.75	53.75	-	59.58	59.58	-	65.79	65.79
	Private Sector (Business)	3.14	726.47	729.61	5.24	837.56	842.80	4.18	825.19	829.37
	Trust Funds & Non Profit Organizations	0.45	104.56	105.01	1.26	95.83	97.10	1.30	96.94	98.24
	Personal/Individuals	20.82	815.73	836.55	29.12	857.18	886.31	30.57	924.94	955.51
	Others	0.15	11.52	11.67	0.19	18.35	18.54	0.20	18.84	19.04
	Total	28.12	3,056.52	3,084.64	39.54	3,395.69	3,435.23	41.40	3,413.63	3,455.83
Gilgit-Baltistan	Foreign Constituents	0.18	0.36	0.54	0.27	0.43	0.70	0.27	0.47	0.74
	Government	7.50	20.60	28.10	8.50	20.61	29.11	9.34	21.24	30.59
	Non-Financial Public Sector Enterprises	0.16	6.90	7.06	0.21	9.73	9.95	0.16	9.04	9.21
	NBFCs & Financial Auxiliaries	1.15	4.68	5.83	1.64	4.91	6.55	0.98	8.10	9.08
	Private Sector (Business)	5.05	8.78	13.83	7.16	15.53	22.69	5.98	11.32	17.30
	Trust Funds & Non Profit Organizations	1.00	0.62	1.62	1.07	0.62	1.69	1.18	1.05	2.23
	Personal/Individuals	22.85	41.72	64.57	27.15	54.69	81.85	30.15	58.69	88.84
	Others	0.02	0.02	0.04	0.02	0.03	0.05	0.02	0.05	0.07
	Total	37.92	83.67	121.59	46.82	106.57	152.59	48.88	109.97	158.85

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

Period end Position

Provinces/ Regions	Category	Billion Rupees								
		Mar-24			Jun-24			Sep-24 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
AJK	Foreign Constituents	6.54	15.75	22.29	7.65	17.28	24.92	8.45	18.48	26.93
	Government	1.12	23.22	24.33	1.09	23.48	24.56	1.07	22.81	23.87
	Non-Financial Public Sector Enterprises	23.28	1.81	25.09	27.17	2.22	29.38	27.98	0.92	28.90
	NBFCs & Financial Auxiliaries	0.06	5.45	5.51	0.19	7.82	8.01	0.10	6.28	6.38
	Private Sector (Business)	14.63	37.67	52.30	16.05	43.90	59.95	15.93	38.55	54.48
	Trust Funds & Non Profit Organizations	1.31	4.02	5.34	1.34	4.57	5.91	1.34	5.38	6.72
	Personal/Individuals	205.83	297.74	503.57	219.71	324.72	544.44	226.70	335.36	562.06
	Others	0.00	0.04	0.04	0.00	0.05	0.05	0.00	0.24	0.24
	Total	252.79	385.68	638.47	273.19	424.84	697.23	281.57	428.81	709.58

Source: Statistics and Data Services Department, SBP

"Urban area" means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.

"Outstanding deposits" show position of deposits held by banks at the end of the period (31st March, 30th June or 30th September). Deposits are the amount held in various types of deposit accounts by bank, such as demand deposits, time and saving deposits. Deposits include all types of deposits excluding interbank deposits, placements and margin deposits (deposits held by banks as collateral against letters of credits, letters of guarantees).

Foreign Constituents: This covers the transactions with the non-residents working in our economy. This includes Officials (Embassies consulates, foreign missions), Business (Corporations working in Pakistan for short periods as construction companies) and Personals (Students, travelers).

Government: This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).

Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

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

NBFCs & Fin Aux: NBFCs (Nonbank Financial Companies) & Fin Aux.(Financial Auxiliaries) are categorized into groups of development finance institutions, leasing companies, investment banks, modaraba companies, housing finance companies, mutual funds, venture capital companies , discount houses, stock exchanges , exchange companies and insurance companies etc.

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

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

Personal: This includes Bank Employees and Consumer Financing which are classified under advances, while in case of deposits, Salaried Persons, Self employed and Other Persons (House-wives, students etc) are included.

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

Note:

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

3.6 Classification of Scheduled Banks' Deposits by Size of Accounts

All Banks

End period: Million Rupees

SIZE OF ACCOUNTS (Rs.)	2024					
	Mar		Jun		Sep ¹	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	61,269,158	170,169.6	71,988,903	227,857.2	74,412,934	166,026.5
25,000 to 50,000	6,263,385	226,390.0	5,330,249	196,213.5	5,417,748	191,649.3
50,000 to 100,000	8,056,605	577,060.1	7,255,303	522,765.9	8,320,529	581,298.4
100,000 to 150,000	3,760,013	460,576.9	4,306,725	530,890.3	5,558,296	682,335.4
150,000 to 200,000	2,393,559	414,827.4	2,910,679	501,493.6	2,873,786	499,666.4
200,000 to 300,000	5,393,337	1,167,721.6	4,247,176	1,045,677.9	4,366,457	1,042,966.1
300,000 to 400,000	3,868,965	647,238.8	2,113,513	732,745.4	2,054,819	711,202.6
400,000 to 500,000	1,222,856	543,743.2	1,335,914	592,918.1	1,853,300	844,448.3
500,000 to 750,000	1,585,201	952,052.2	2,218,787	1,331,568.3	1,925,194	1,156,194.6
750,000 to 1,000,000	713,081	614,648.7	997,963	831,651.5	1,191,618	1,007,493.9
1,000,000 to 2,000,000	1,199,806	1,633,846.6	1,183,448	1,595,937.2	1,364,186	1,869,290.7
2,000,000 to 3,000,000	438,851	1,055,623.3	421,759	1,018,576.4	498,046	1,204,002.3
3,000,000 to 4,000,000	6,882,789	754,808.1	221,641	757,689.1	245,589	843,186.3
4,000,000 to 5,000,000	134,242	593,195.3	125,398	558,152.9	144,525	641,961.8
5,000,000 to 6,000,000	107,285	563,732.3	112,442	603,819.9	109,822	591,122.2
6,000,000 to 7,000,000	62,218	398,890.5	74,881	483,295.4	68,435	441,761.7
7,000,000 to 8,000,000	48,132	357,067.4	55,393	412,585.9	51,532	383,786.5
8,000,000 to 9,000,000	35,115	296,052.4	37,931	320,087.8	39,141	331,066.9
9,000,000 to 10,000,000	26,865	253,027.8	30,002	283,882.3	31,946	302,384.9
10,000,000 to 100,000,000	220,514	5,073,099.4	243,281	5,602,893.6	230,821	5,364,244.6
100,000,000 to 500,000,000	14,920	2,856,220.6	15,519	2,953,169.4	14,859	2,823,371.1
500,000,000 to 1,000,000,000	2,227	1,476,352.0	2,189	1,455,292.5	2,197	1,470,154.1
1,000,000,000 to 5,000,000,000	1,706	3,293,973.4	1,847	3,607,091.1	1,764	3,350,582.6
5,000,000,000 to 10,000,000,000	161	1,077,199.0	188	1,294,642.3	206	1,371,133.0
10,000,000,000 & Over	124	2,176,614.8	139	2,720,007.4	127	2,724,914.4
TOTAL	103,791,115	27,634,131.3	105,231,270	30,180,905.0	110,777,877	30,596,244.6

Source: Statistics and Data Services Department, SBP

Notes:-

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

3.6.1 Deposits Distributed by Size of Accounts and Gender

All Banks
As on 30th September, 2024

Type of Account	Million Rupees									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	42,904,237	29,700	18,663,491	5,362	615,323	500	1,979,603	684	64,162,654	36,246
5,000 to 10,000	2,434,571	17,388	633,127	4,467	67,157	473	119,688	834	3,254,543	23,162
10,000 to 20,000	3,316,480	48,536	2,124,879	25,163	67,601	957	126,962	1,706	5,635,922	76,361
20, 000 to 25,000	1,032,436	22,959	259,488	5,784	32,125	723	35,766	792	1,359,815	30,257
25,000 to 50,000	3,908,894	140,897	1,095,677	38,074	69,082	2,433	344,095	10,245	5,417,748	191,649
50,000 to 100,000	6,151,264	435,170	1,707,356	110,453	118,511	9,355	343,398	26,321	8,320,529	581,298
100,000 to 150,000	3,767,916	462,047	1,650,652	203,508	75,076	8,907	64,652	7,873	5,558,296	682,335
150,000 to 200,000	2,280,050	396,860	500,169	86,811	53,760	9,094	39,807	6,901	2,873,786	499,666
200,000 to 300,000	3,696,338	880,559	530,569	128,598	77,190	18,659	62,360	15,150	4,366,457	1,042,966
300,000 to 400,000	1,666,847	576,948	301,805	104,435	54,509	18,888	31,658	10,932	2,054,819	711,203
400,000 to 500,000	1,575,840	721,099	204,399	90,908	45,350	20,252	27,711	12,279	1,853,300	844,448
500,000 to 750,000	1,392,694	837,619	416,020	247,829	76,965	46,668	39,515	24,079	1,925,194	1,156,195
750,000 to 1,000,000	944,800	793,479	166,332	144,185	55,489	48,075	24,997	21,755	1,191,618	1,007,494
1,000,000 to 2,000,000	929,711	1,272,515	265,078	361,296	112,484	155,575	56,913	79,905	1,364,186	1,869,291
2,000,000 to 3,000,000	332,294	802,287	82,272	198,294	52,575	128,266	30,905	75,156	498,046	1,204,002
3,000,000 to 4,000,000	160,604	551,523	38,232	130,919	28,392	97,633	18,361	63,111	245,589	843,186
4,000,000 to 5,000,000	95,595	424,527	23,414	103,777	13,298	59,077	12,218	54,581	144,525	641,962
5,000,000 to 6,000,000	69,927	376,443	17,148	92,387	10,949	58,763	11,798	63,529	109,822	591,122
6,000,000 to 7,000,000	44,411	286,679	9,713	62,683	6,453	41,605	7,858	50,794	68,435	441,762
7,000,000 to 8,000,000	33,186	247,140	7,125	52,971	4,841	36,091	6,380	47,584	51,532	383,787
8,000,000 to 9,000,000	25,053	211,688	5,178	43,733	4,000	34,020	4,910	41,626	39,141	331,067
9,000,000 to 10,000,000	20,569	194,510	4,092	38,774	3,185	30,221	4,100	38,879	31,946	302,385
10,000,000 to 100,000,000	122,374	2,561,980	25,610	516,962	24,381	558,396	58,456	1,726,907	230,821	5,364,245
100,000,000 to 500,000,000	2,973	503,186	522	85,530	656	113,734	10,708	2,120,922	14,859	2,823,371
500,000,000 to 1,000,000,000	142	96,369	22	13,801	59	45,618	1,974	1,314,365	2,197	1,470,154
1,000,000,000 to 5,000,000,000	87	157,032	7	13,846	27	45,640	1,643	3,134,064	1,764	3,350,583
5,000,000,000 to 10,000,000,000	-	-	-	-	-	-	206	1,371,133	206	1,371,133
10,000,000,000 & Over	-	-	-	-	-	-	127	2,724,914	127	2,724,914
Total	76,989,283	13,048,648	28,712,377	2,918,548	1,669,438	1,589,624	3,486,789	13,047,823	118,777,877	38,596,245

Source: Statistics and Data Services Department, SBI

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

3.7 Number of Deposit Accounts and Number of Depositors in Pakistan¹

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

Source: Statistics and Data Services Department, SBP

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

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

3.8 Classification of Scheduled Banks' Advances by Size of Accounts

All Banks

End of Period : Million Rupees

SIZE OF ACCOUNTS (Rs.)	2024					
	Mar		Jun		Sep ¹	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	581,033	4,301.0	566,506	5,040.3	828,450	11,894.4
25,000 to 50,000	472,682	16,310.7	579,599	21,584.6	464,487	17,293.4
50,000 to 100,000	1,096,381	68,945.4	1,061,012	71,236.6	972,823	65,290.0
100,000 to 150,000	270,074	33,661.1	262,263	32,705.1	227,888	28,077.8
150,000 to 200,000	183,659	31,847.3	183,471	31,938.9	186,525	32,389.2
200,000 to 300,000	265,630	65,531.6	244,969	60,230.7	271,716	66,746.4
300,000 to 400,000	147,281	50,799.2	150,401	51,690.9	156,505	54,002.7
400,000 to 500,000	105,891	47,798.3	106,036	47,756.8	116,151	52,472.3
500,000 to 750,000	297,708	188,938.6	298,991	187,106.3	302,198	188,179.5
750,000 to 1,000,000	104,608	90,902.1	119,828	105,650.2	122,541	109,520.8
1,000,000 to 2,000,000	234,394	332,458.7	216,971	312,202.2	198,171	282,437.0
2,000,000 to 3,000,000	81,819	199,927.6	86,660	210,718.2	86,677	211,824.8
3,000,000 to 4,000,000	30,059	104,350.6	31,904	110,833.2	33,351	115,930.1
4,000,000 to 5,000,000	21,850	98,038.5	23,748	106,300.5	24,720	110,867.0
5,000,000 to 6,000,000	15,861	87,149.2	17,553	96,354.6	18,439	100,693.0
6,000,000 to 7,000,000	12,087	78,251.6	12,510	81,140.2	11,697	75,947.1
7,000,000 to 8,000,000	9,649	71,972.3	10,131	75,559.2	10,065	75,074.7
8,000,000 to 9,000,000	6,297	53,499.9	6,951	59,050.6	8,368	71,190.4
9,000,000 to 10,000,000	8,409	80,347.6	8,545	81,509.8	8,909	84,866.0
10,000,000 to 100,000,000	46,167	1,416,003.1	48,221	1,453,466.3	46,472	1,393,182.4
100,000,000 to 500,000,000	9,292	2,025,168.9	9,334	2,058,598.3	9,343	2,038,104.3
500,000,000 to 1,000,000,000	2,177	1,205,053.1	1,572	1,079,016.2	1,526	1,044,654.8
1,000,000,000 to 5,000,000,000	1,146	2,180,938.0	1,158	2,237,591.7	1,131	2,179,436.2
5,000,000,000 to 10,000,000,000	107	676,030.9	127	824,439.4	140	906,903.1
10,000,000,000 & Over	89	2,387,127.5	85	2,667,889.8	90	2,557,046.6
Total	4,004,350	11,595,353.0	4,048,546	12,069,610.7	4,108,383	11,874,024.3

Source: Statistics and Data Services Department, SBP

Notes:

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

3.8.1 Advances Classified by Size of Accounts and Gender

All Banks

As on 30th September, 2024

Size of Account (Rs.)	Million Rupees									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1 to Less Than 5000	418,942	6,645	94,396	1,020	114	63	14,588	42	528,040	7,769
5,000 to 10,000	70,368	500	8,067	60	2,265	14	511	4	81,211	578
10,000 to 20,000	146,306	2,078	18,507	250	16	0	972	15	165,801	2,343
20, 000 to 25,000	48,617	1,097	4,536	102	8	0	237	5	53,398	1,205
25,000 to 50,000	415,028	15,201	47,652	2,027	47	2	1,760	63	464,487	17,293
50,000 to 100,000	900,076	60,508	70,796	4,640	123	9	1,828	134	972,823	65,290
100,000 to 150,000	208,890	25,724	17,792	2,207	93	11	1,113	136	227,888	28,078
150,000 to 200,000	170,732	29,638	14,622	2,549	112	20	1,059	183	186,525	32,389
200,000 to 300,000	248,881	61,119	20,612	5,078	169	39	2,054	510	271,716	66,746
300,000 to 400,000	142,346	49,099	11,997	4,155	111	37	2,051	712	156,505	54,003
400,000 to 500,000	105,080	47,488	8,861	3,986	135	57	2,075	941	116,151	52,472
500,000 to 750,000	283,378	176,545	14,424	8,949	166	104	4,230	2,582	302,198	188,179
750,000 to 1,000,000	104,080	92,969	7,691	6,711	6,453	6,018	4,317	3,823	122,541	109,521
1,000,000 to 2,000,000	164,867	236,360	19,690	25,808	640	941	12,974	19,327	198,171	282,437
2,000,000 to 3,000,000	69,952	170,466	5,387	13,185	511	1,271	10,827	26,904	86,677	211,825
3,000,000 to 4,000,000	23,291	80,870	1,989	6,937	386	1,360	7,685	26,763	33,351	115,930
4,000,000 to 5,000,000	15,684	70,273	1,502	6,693	398	1,792	7,136	32,109	24,720	110,867
5,000,000 to 6,000,000	12,347	67,572	951	5,206	349	1,911	4,792	26,004	18,439	100,693
6,000,000 to 7,000,000	7,056	45,812	601	3,911	159	1,036	3,881	25,189	11,697	75,947
7,000,000 to 8,000,000	6,333	47,215	483	3,584	154	1,159	3,095	23,116	10,065	75,075
8,000,000 to 9,000,000	5,234	44,621	280	2,386	158	1,340	2,696	22,844	8,368	71,190
9,000,000 to 10,000,000	5,452	51,877	403	3,823	235	2,216	2,819	26,950	8,909	84,866
10,000,000 to 100,000,000	13,335	310,856	662	13,055	339	9,364	32,136	1,059,907	46,472	1,393,182
100,000,000 to 500,000,000	902	197,515	35	5,039	21	4,860	8,385	1,830,690	9,343	2,038,104
500,000,000 to 1,000,000,000	71	51,676	1	653	4	2,895	1,450	989,431	1,526	1,044,655
1,000,000,000 to 5,000,000,000	37	73,133	2	2,498	1	1,500	1,091	2,102,306	1,131	2,179,436
5,000,000,000 to 10,000,000,000	8	44,987	-	-	-	-	132	861,916	140	906,903
10,000,000,000 & Over	1	14,473	-	-	-	-	89	2,542,573	90	2,557,047
Total	3,587,294	2,076,318	371,939	134,509	13,167	38,018	135,983	9,625,179	4,108,383	11,874,024

Source: Statistics and Data Services Department, SBP

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

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

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

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

Million Rupees																		
SIZE OF ACCOUNTS (Rs.)	Foreign		Government		Non-Financial Public Sector		NBFCs		Private Sector (Banks)		Trust Funds and Non-Profit Institutions		Personal		Others		TOTAL	
	No. of AC	Amount	No. of AC	Amount	No. of AC	Amount	No. of AC	Amount	No. of AC	Amount	No. of AC	Amount	No. of AC	Amount	No. of AC	Amount	No. of AC	Amount
Less Than 25,000	1	-	29	0.0	46	0.0	72	0.1	189,892	1,843.0	4,013	12.4	634,394	10,039.0	3	-	828,450	11,894.4
25,000 to 50,000	-	-	-	-	-	-	1	0.0	66,337	2,625.5	790	27.7	397,359	14,640.1	-	-	464,487	17,293.4
50,000 to 100,000	-	-	-	-	4	0.2	3	0.2	87,753	6,748.0	532	41.8	884,531	58,499.8	-	-	972,823	65,290.0
100,000 to 150,000	-	-	-	-	1	0.1	2	0.3	68,139	8,359.1	7	0.9	150,739	19,717.5	-	-	227,888	28,077.8
150,000 to 200,000	-	-	1	0.2	2	0.4	16	2.6	67,209	11,659.4	14	2.4	119,283	20,724.3	-	-	186,525	32,389.2
200,000 to 300,000	-	-	-	-	1	0.2	15	3.8	104,552	26,026.3	56	14.1	167,084	40,699.9	8	2.1	271,716	66,746.4
300,000 to 400,000	-	-	1	0.3	4	1.4	6	2.1	70,565	24,200.6	13	4.7	85,889	29,783.9	27	9.7	156,505	54,002.7
400,000 to 500,000	-	-	1	0.4	-	-	21	9.5	53,738	24,341.5	30	13.9	62,343	28,099.0	18	8.0	116,151	52,472.3
500,000 to 750,000	-	-	2	1.4	6	3.6	45	27.7	74,467	45,255.6	109	71.6	227,558	142,812.8	11	6.8	302,198	188,179.5
750,000 to 1,000,000	-	-	2	1.7	4	3.5	40	35.1	46,245	41,067.0	32	26.3	76,218	68,387.2	-	-	122,541	109,520.8
1,000,000 to 2,000,000	-	-	29	46.3	13	18.6	87	128.8	76,242	113,161.9	97	159.7	121,699	168,915.5	4	6.1	198,171	282,437.0
2,000,000 to 3,000,000	-	-	10	25.7	16	38.9	77	191.0	43,716	106,552.9	39	94.0	42,819	104,922.3	-	-	86,677	211,824.8
3,000,000 to 4,000,000	-	-	11	37.2	8	27.1	54	185.9	16,345	56,916.8	24	81.7	16,908	58,677.6	1	4.0	33,351	115,930.1
4,000,000 to 5,000,000	-	-	54	230.0	16	70.7	31	140.4	12,700	57,195.3	6	26.9	11,912	53,199.5	1	4.3	24,720	110,867.0
5,000,000 to 6,000,000	-	-	22	123.1	5	26.1	34	179.0	10,354	56,197.0	6	33.1	8,018	44,134.7	-	-	18,439	100,693.0
6,000,000 to 7,000,000	-	-	10	65.7	9	58.9	13	86.3	6,520	42,312.4	5	31.7	5,139	33,385.1	1	6.9	11,697	75,947.1
7,000,000 to 8,000,000	-	-	5	37.0	6	45.1	11	83.4	5,330	39,829.7	8	60.2	4,704	35,012.3	1	7.2	10,065	75,074.7
8,000,000 to 9,000,000	-	-	4	34.0	6	50.2	8	68.4	4,857	41,318.9	3	26.1	3,489	29,684.7	1	8.0	8,368	71,190.4
9,000,000 to 10,000,000	-	-	-	-	2	18.9	11	104.4	4,879	46,592.4	2	18.9	4,015	38,131.5	-	-	8,909	84,866.0
10,000,000 to 100,000,000	-	-	33	1,708.5	121	4,955.0	189	8,397.0	38,837	1,233,690.0	93	3,448.0	7,185	140,473.2	14	510.6	46,472	1,393,182.4
100,000,000 to 500,000,000	-	-	38	8,945.5	142	40,363.1	119	29,894.5	8,941	1,941,338.7	14	3,280.2	84	13,757.8	5	524.5	9,343	2,038,104.3
500,000,000 to 1,000,000,000	1	932.0	9	5,792.2	67	51,678.2	47	30,735.2	1,394	950,094.8	7	4,769.7	1	652.7	-	-	1,526	1,044,654.8
1,000,000,000 to 5,000,000,000	-	-	9	17,325.0	114	281,420.5	60	112,507.5	945	1,762,044.3	1	1,500.0	2	4,638.9	-	-	1,131	2,179,436.2
5,000,000,000 to 10,000,000,000	-	-	8	76,037.9	51	342,726.8	16	103,054.1	65	385,084.3	-	-	-	-	-	-	140	906,903.1
10,000,000,000 & Over	-	-	10	612,012.9	68	1,710,097.5	6	164,200.0	6	70,736.3	-	-	-	-	-	-	90	2,557,046.6
Total	2	932.0	288	722,425.0	712	2,431,605.1	984	450,037.4	1,060,828	7,095,191.5	5,901	13,745.9	3,040,373	1,158,989.2	95	1,098.2	4,108,383	11,874,024.3

Source: Statistics and Data Services Department, SDP

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

End period: Million Rupees

BORROWERS	2024					
	Jun			Sep ⁷		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. FOREIGN CONSTITUENTS	3,527.6	3,527.6	-	932.0	932.0	-
2. DOMESTIC CONSTITUENTS	12,066,083.1	11,927,910.9	138,172.2	11,873,092.3	11,733,484.1	139,608.2
I. GOVERNMENT	975,007.8	975,007.8	-	722,425.0	722,425.0	-
a. Federal Government	392,607.2	392,607.2	-	394,981.0	394,981.0	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	392,607.2	392,607.2	-	-	-	-
b. Provincial Governments	582,400.5	582,400.5	-	327,444.0	327,444.0	-
01. Commodity Operations	-	-	-	-	-	-
02. Others	582,400.5	582,400.5	-	-	-	-
c. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	2,397,989.4	2,397,989.4	-	2,431,605.1	2,431,605.1	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-
02. Services	1,442.6	1,442.6	-	796.3	796.3	-
03. Utilities	582,522.2	582,522.2	-	567,926.9	567,926.9	-
04. Transport, storage and communications	999,349.8	999,349.8	-	984,398.8	984,398.8	-
05. Manufacturing	60,592.6	60,592.6	-	98,104.7	98,104.7	-
06. Mining and Quarrying	64,899.1	64,899.1	-	64,899.1	64,899.1	-
07. Construction	7,126.3	7,126.3	-	7,643.6	7,643.6	-
08. Commerce and Trade	676,377.0	676,377.0	-	698,182.8	698,182.8	-
09. Others	5,679.8	5,679.8	-	9,652.8	9,652.8	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)	254,879.3	254,879.3	149.9	450,837.4	449,887.5	149.9
01. Mutual Funds and AMCs	2,560.6	2,560.6	-	5,994.2	5,994.2	-
02. Insurance & Pension Funds	3,315.6	3,315.6	-	3,802.9	3,802.9	-
03. MFIs and DFIs	151,204.9	151,204.9	-	335,435.5	335,435.5	-
04. Stock Exchange & Brokerage Houses	22,831.6	22,831.6	-	20,931.4	20,931.4	-
05. Modarabas	4,689.1	4,689.1	-	5,530.9	5,530.9	-
06. Other NBFIs	70,277.4	70,127.5	149.9	78,342.5	78,192.6	149.9
IV. PRIVATE SECTOR (BUSINESS)	7,285,190.3	7,149,947.2	135,283.1	7,095,191.5	6,958,444.2	136,747.3
a. Agriculture, forestry and fishing	400,785.9	285,959.6	114,826.3	397,194.1	280,512.8	116,591.3
01. Crop and animal production, hunting and related service activities	399,344.8	284,581.5	114,763.3	395,870.8	279,340.7	116,530.1
i. Growing of Wheat, Rice, Sugar Cane & Cotton	177,997.0	155,952.5	22,044.5	171,723.0	150,378.5	21,344.5
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	9,177.8	3,614.0	5,563.8	8,973.8	3,408.9	5,564.8
iii. Growing of other fruits, vegetables and crops	18,656.4	17,753.2	903.2	19,078.1	18,171.2	906.9
iv. Raising of livestock and other related activities	121,268.1	53,775.4	67,492.7	122,268.4	52,280.5	69,987.9
v. Other agricultural support activities	72,218.0	53,458.9	18,759.1	73,804.2	55,078.2	18,725.9
vi. Hunting, trapping and related service activities	27.5	27.5	-	23.3	23.3	-
02 - Forestry and logging	27.3	13.7	13.6	26.2	14.0	12.3
03 - Fishing and aquaculture	1,413.7	1,364.4	49.4	1,207.1	1,158.1	48.9
b. Mining and quarrying	87,891.5	87,882.5	9.1	79,315.0	79,305.9	9.1
01. Mining of coal and lignite	51,119.3	51,119.3	0.0	41,371.8	41,371.7	0.0
02. Extraction of crude petroleum and natural gas	30,158.2	30,158.2	-	28,561.0	28,561.0	-
03. Mining of metal ores	993.9	993.9	-	1,017.5	1,017.5	-
04. Other mining and quarrying	5,556.9	5,547.8	9.0	8,316.2	8,307.2	9.0
05. Mining support service activities	63.2	63.2	-	48.4	48.4	-
c. Manufacturing	4,754,039.5	4,741,730.1	12,309.4	4,619,838.6	4,607,790.9	12,047.7
01. Manufacture of food products	1,164,201.1	1,152,833.4	11,367.7	1,018,097.1	1,006,968.7	11,128.3
02. Manufacture of beverages	55,522.9	55,499.2	23.7	47,883.2	47,859.5	23.7
03. Manufacture of tobacco products	1,579.7	1,555.0	24.6	1,890.2	1,782.2	18.0
04. Manufacture of textiles	1,570,158.4	1,570,015.9	142.4	1,592,374.9	1,592,234.5	140.3
i. Preparation and spinning of textile fibers	540,504.8	540,504.4	0.4	539,503.7	539,503.3	0.4
ii. Weaving of textiles	321,074.5	321,005.7	68.8	322,634.0	322,566.8	67.2
iii. Finishing of textiles	290,983.2	290,973.3	9.8	286,993.0	286,983.1	9.8
iv. Manufacture of knitted and crocheted fabrics	63,141.4	63,100.7	40.7	68,961.1	68,920.4	40.7
v. Manufacture of made-up textile articles, except apparel	192,966.0	192,964.5	1.5	198,918.9	198,917.7	1.2
vi. Manufacture of carpets and rugs	1,073.2	1,070.3	2.9	1,055.0	1,052.1	2.9
vii. Manufacture of other textiles n.e.c.	160,415.2	160,396.9	18.4	174,309.3	174,291.2	18.1
05. Manufacture of wearing apparel	201,000.9	200,771.4	229.5	209,151.6	208,923.3	228.3
06. Manufacture of leather and related products	49,619.3	49,556.1	63.1	48,197.6	48,135.1	62.5
i. Tanning and dressing of leather, dressing and dyeing of fur	7,076.5	7,051.9	24.6	7,046.0	7,021.3	24.6
ii. Manufacture of luggage, handbags and the like, saddlery and harness	2,500.0	2,500.0	-	2,267.7	2,267.7	-
iii. Manufacture of footwear	40,042.7	40,004.3	38.5	38,883.9	38,846.1	37.8
a). Leather wear	32,509.5	32,471.0	38.5	31,406.4	31,368.5	37.8
b). Rubber and Plastic wear	7,533.3	7,533.3	-	7,477.5	7,477.5	-

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

End period: Million Rupees

BORROWERS	2024					
	Jun			Sep ^p		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
07. Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	9,318.6	9,308.2	10.4	9,544.9	9,534.5	10.3
08. Manufacture of paper and paper products	126,401.1	126,370.2	30.9	131,387.1	131,357.6	29.5
09. Printing and reproduction of recorded media	22,099.1	22,084.7	14.4	21,252.2	21,238.0	14.1
10. Manufacture of coke and refined petroleum products	140,064.2	140,064.2	-	129,531.0	129,531.0	-
11. Manufacture of chemicals and chemical products	351,283.7	351,195.2	88.5	354,397.1	354,308.6	88.5
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	111,474.4	111,469.1	5.3	112,328.4	112,323.1	5.3
13. Manufacture of rubber and plastics products	99,414.7	99,386.9	27.7	99,793.3	99,766.1	27.2
14. Manufacture of other non-metallic mineral products	264,527.6	264,497.3	30.3	255,772.0	255,742.4	29.6
15. Manufacture of basic metals	238,067.8	238,032.2	35.6	234,554.7	234,525.2	29.5
16. Manufacture of fabricated metal products, except machinery and equipment	33,117.7	33,111.2	6.5	33,010.7	33,004.2	6.5
17. Manufacture of computer, electronic and optical products	18,900.5	18,899.6	0.9	19,201.0	19,200.1	0.9
18. Manufacture of electrical equipment	139,639.0	139,624.4	14.6	136,946.7	136,932.4	14.3
19. Manufacture of machinery and equipment	24,187.6	24,178.4	9.3	26,823.3	26,814.5	8.7
20. Manufacture of motor vehicles, trailers and semi-trailers	63,383.4	63,380.6	2.8	66,203.4	66,200.6	2.8
21. Manufacture of other transport equipment	11,901.2	11,901.1	0.1	12,187.8	12,187.8	0.0
22. Manufacture of furniture	5,800.8	5,725.6	75.1	6,671.0	6,596.1	74.9
23 Other manufacturing	51,249.7	51,143.9	105.8	51,763.7	51,659.4	104.3
24. Repair and installation of machinery and equipment	1,126.3	1,126.3	-	965.8	965.8	-
d. Electricity, gas, steam and air conditioning supply	514,141.4	514,139.4	1.9	492,886.4	492,886.4	-
e. Water supply; sewerage, waste management and remediation activities	23,915.1	23,915.1	-	21,251.5	21,251.5	-
f. Construction	192,661.2	192,529.0	132.2	205,370.5	205,253.4	117.0
01. Construction of buildings	137,316.1	137,185.8	130.3	136,962.8	136,847.7	115.1
02. Civil engineering	52,183.0	52,181.1	1.9	64,843.0	64,841.1	1.9
03. Specialized construction activities	3,162.1	3,162.1	-	3,564.6	3,564.6	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	521,858.4	518,166.8	3,691.6	498,604.9	494,928.2	3,676.7
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	26,747.1	26,388.9	358.2	23,861.0	23,504.3	356.8
02. Wholesale trade, except of motor vehicles and motorcycles	296,142.2	296,024.2	118.0	279,710.8	279,595.2	115.5
03. Retail trade, except of motor vehicles and motorcycles	198,969.1	195,753.7	3,215.4	195,033.1	191,828.7	3,204.4
h. Transportation and storage	121,755.0	118,210.5	3,544.6	98,647.4	95,088.5	3,558.9
i. Accommodation and food service activities	38,227.6	38,097.6	130.0	38,389.9	38,273.7	116.3
j. Information and communication	389,380.1	389,346.9	33.2	409,439.6	409,406.6	33.1
k. Real estate activities	37,772.8	37,771.9	0.8	34,434.4	34,433.6	0.8
l. Professional, scientific and technical activities	58,292.0	58,284.6	7.3	61,199.2	61,191.9	7.3
m. Administrative and support service activities	47,884.8	47,430.0	454.7	47,565.5	47,114.7	450.8
n. Education	29,144.7	29,049.2	95.5	27,973.8	27,881.7	92.1
o. Human health and social work activities	18,194.0	18,163.0	30.9	16,712.1	16,681.1	30.9
p. Arts, entertainment and recreation	1,723.3	1,719.0	4.3	1,562.7	1,558.6	4.1
q. Other service activities	47,463.1	47,451.8	11.3	44,895.9	44,884.7	11.2
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	15,067.6	14,604.6	463.1	13,745.9	13,299.5	446.4
VI. PERSONAL	1,135,573.0	1,133,296.8	2,276.2	1,158,989.2	1,156,724.6	2,264.6
a. Bank Employees	332,608.3	330,480.9	2,127.4	349,123.0	347,031.1	2,091.9
b. Consumer Financing	802,352.5	802,203.8	148.8	809,249.1	809,076.4	172.7
01. For house building	203,580.3	203,580.3	-	201,800.7	201,800.7	-
02. For transport i.e., purchase of car etc	230,500.8	230,452.1	48.7	227,540.9	227,465.1	75.8
03. Credit cards	122,272.0	122,272.0	-	131,690.9	131,690.9	-
04. Consumers durable	7,397.1	7,338.3	58.8	7,563.9	7,497.0	66.9
05. Personal loans	238,602.3	238,561.0	41.3	240,652.7	240,622.7	30.0
c. Other	612.1	612.1	-	617.1	617.1	-
VII. OTHER	2,435.8	2,435.8	-	1,098.2	1,098.2	-
TOTAL	12,069,610.7	11,931,438.5	138,172.2	11,874,024.3	11,734,416.1	139,608.2

Source: Statistics and Data Services Department, SBP

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

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 30th September, 2024

Borrower	Million Rupees									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	2	932	2	932
1) Official	-	-	-	-	-	-	1	-	1	-
2) Business	-	-	-	-	-	-	1	932	1	932
3) Personal	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,587,294	2,076,310	371,939	134,509	13,167	38,018	135,981	9,624,247	4,108,381	11,873,092
I. GOVERNMENT	-	-	-	-	-	-	288	722,425	288	722,425
A. Federal Government	-	-	-	-	-	-	127	394,981	127	394,981
B. Provincial Governments	-	-	-	-	-	-	161	327,444	161	327,444
C. Local Bodies	-	-	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	712	2,431,605	712	2,431,605
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	6	796	6	796
Utilities	-	-	-	-	-	-	414	567,927	414	567,927
Transport, storage and communications	-	-	-	-	-	-	134	984,399	134	984,399
Manufacturing	-	-	-	-	-	-	42	98,105	42	98,105
Mining and Quarrying	-	-	-	-	-	-	1	64,899	1	64,899
Construction	-	-	-	-	-	-	16	7,644	16	7,644
Commerce and Trade	-	-	-	-	-	-	75	698,183	75	698,183
Others	-	-	-	-	-	-	24	9,653	24	9,653
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	984	450,037	984	450,037
Mutual Funds and AMCs	-	-	-	-	-	-	7	5,994	7	5,994
Insurance & Pension Funds	-	-	-	-	-	-	231	3,803	231	3,803
MFIs and DFI	-	-	-	-	-	-	141	335,436	141	335,436
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	209	20,931	209	20,931
Modaraba	-	-	-	-	-	-	80	5,531	80	5,531
Other NBFIs	-	-	-	-	-	-	316	78,342	316	78,342
IV. PRIVATE SECTOR (BUSINESS)	881,132	1,035,696	40,658	32,913	10,412	28,953	127,826	6,005,630	1,060,028	7,095,191
A. Agriculture, forestry and fishing	667,663	332,417	28,117	14,901	9,247	7,038	4,926	42,749	709,953	397,104
1. Crop and animal production, hunting and related service activities	666,857	331,639	28,096	14,892	9,235	7,024	4,905	42,317	709,093	395,871
Growing of Wheat, Rice, Sugar Cane & Cotton	297,475	156,658	5,304	4,159	6,390	6,037	2,442	4,869	311,611	171,723
Growing of tropical, subtropical, pome and stone fruits & vegetables	19,665	8,390	623	331	23	78	126	174	20,437	8,974
Growing of other fruits, vegetables and crops	21,553	17,667	418	326	16	37	379	1,048	22,366	19,078
Raising of livestock and other related activities	232,633	96,607	18,625	5,996	2,329	133	1,271	19,533	254,858	122,268
Other agricultural support activities	95,521	52,299	3,126	4,079	477	739	686	16,687	99,810	73,804
Hunting, trapping and related service activities	10	19	-	-	-	-	1	5	11	23
02 - Forestry and logging	106	17	-	-	-	-	1	9	107	26
03 - Fishing and aquaculture	700	761	21	9	12	14	20	424	753	1,207
B. Mining and quarrying	249	3,641	1	13	3	7	745	75,654	998	79,315
05 - Mining of coal and lignite	39	2,989	-	-	1	-	47	38,383	87	41,372
06 - Extraction of crude petroleum and natural gas	80	298	-	-	-	-	587	28,263	667	28,561
07 - Mining of metal ores	11	44	-	-	-	-	14	973	25	1,018
08-Other mining and quarrying	99	275	-	-	2	7	97	8,034	198	8,316
09 - Mining support service activities	20	35	1	13	-	-	-	-	21	48
C. Manufacturing	49,067	379,506	3,454	4,969	426	7,541	76,702	4,227,822	129,649	4,619,839
10 - Manufacture of food products	37,627	108,946	2,639	2,937	46	390	15,651	905,824	55,963	1,018,097
11 - Manufacture of beverages	116	1,962	-	-	4	24	1,062	45,898	1,182	47,883
12 - Manufacture of tobacco products	113	25	2	0	-	-	440	1,775	555	1,800
13 - Manufacture of textiles	2,623	97,916	147	535	106	3,638	23,591	1,490,285	26,467	1,592,375
Preparation and spinning of textile fibres	1,108	54,702	4	3	6	338	7,821	484,461	8,939	539,504
Weaving of textiles	528	7,419	28	171	8	53	5,324	314,991	5,888	322,634
Finishing of textiles	295	26,922	20	28	5	71	3,570	259,972	3,890	286,993
Manufacture of knitted and crocheted fabrics	98	773	11	34	3	38	672	68,116	784	68,961
Manufacture of made-up textile articles, except apparel	185	4,923	26	233	56	3,104	2,827	190,659	3,194	198,919
Manufacture of carpets and rugs	42	89	10	1	2	0	76	965	130	1,055
Manufacture of other textiles n.e.c.	367	3,088	48	65	26	35	3,201	171,122	3,642	174,309
14 - Manufacture of wearing apparel	1,273	28,911	320	205	52	1,074	2,950	178,961	4,595	209,152
15 - Manufacture of leather and related products	442	1,688	65	343	15	84	1,492	46,082	2,014	48,198
Tanning and dressing of leather; dressing and dyeing of fur	49	260	13	322	3	22	309	6,442	374	7,046
Manufacture of luggage, handbags and the like, saddlery and harness	24	267	2	6	-	-	68	1,994	94	2,268
Manufacture of footwear	369	1,161	50	15	12	62	1,115	37,646	1,546	38,884
a. Leather wear	332	788	47	14	12	62	823	30,542	1,214	31,406
b. Rubber and Plastic wear	37	373	3	1	-	-	292	7,103	332	7,478

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 30th September, 2024

Borrower	Million Rupees									
	Males		Females		Both Males and		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	159	389	6	7	4	1	315	9,148	484	9,545
17 - Manufacture of paper and paper products	201	4,628	6	19	8	25	1,361	126,716	1,576	131,387
18 - Printing and reproduction of recorded media	333	1,820	18	243	1	12	696	19,177	1,048	21,252
Printing and other service activities related to printing	331	1,819	18	243	-	-	689	17,785	1,038	19,847
Reproduction of recorded media	2	1	-	-	1	12	7	1,392	10	1,405
19 - Manufacture of coke and refined petroleum products	85	49,432	-	-	-	-	1,405	80,099	1,490	129,531
20 - Manufacture of chemicals and chemical products	887	9,160	54	145	23	94	7,177	344,997	8,141	354,397
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	228	3,019	13	87	2	8	4,659	109,214	4,902	112,328
22 - Manufacture of rubber and plastics products	477	2,709	22	79	12	10	2,265	96,996	2,776	99,793
23 - Manufacture of other non-metallic mineral products	407	27,966	3	7	26	511	1,490	227,288	1,926	255,772
24 - Manufacture of basic metals	868	17,537	5	33	57	1,576	4,368	215,410	5,298	234,555
25 - Manufacture of fabricated metal products, except machinery and equipment	208	1,615	3	1	1	1	711	31,394	923	33,011
26 - Manufacture of computer, electronic and optical products	56	228	-	-	-	-	224	18,973	280	19,201
27 - Manufacture of electrical equipment	251	8,050	11	76	24	36	1,964	128,784	2,250	136,947
28 - Manufacture of machinery and equipment	254	583	8	26	1	0	654	26,213	917	26,823
29 - Manufacture of motor vehicles, trailers and semi-trailers	235	2,433	3	33	1	1	1,693	63,736	1,932	66,203
30 - Manufacture of other transport equipment	137	1,922	-	-	-	-	392	10,266	529	12,188
31 - Manufacture of furniture	523	1,288	14	88	11	11	261	5,285	809	6,671
32 - Other manufacturing	1,490	7,158	114	102	32	46	1,849	44,458	3,485	51,764
Manufacture of jewellery and related articles	265	216	5	3	2	0	16	100	288	319
Manufacture of imitation jewellery and related articles	2	28	2	4	6	1	-	-	10	34
Manufacture of musical instruments	7	2	-	-	1	-	48	815	56	817
Manufacture of sports goods	135	2,688	2	8	1	-	251	4,339	389	7,035
Manufacture of games and toys	7	1	-	-	-	-	2	1	9	2
Manufacture of medical and dental instruments and supplies	84	387	8	42	-	-	221	3,890	313	4,320
Manufacture of Handicrafts	72	20	66	9	1	0	46	376	185	405
Other manufacturing n.e.c.	918	3,815	31	36	21	44	1,265	34,936	2,235	38,831
33 - Repair and installation of machinery and equipment	74	121	1	1	-	-	32	844	107	966
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	2,460	492,886	2,460	492,886
Electric power generation, transmission and distribution	-	-	-	-	-	-	2,318	483,399	2,318	483,399
a) Hydal	-	-	-	-	-	-	559	21,586	559	21,586
b) Thermal	-	-	-	-	-	-	215	127,728	215	127,728
c) Coal Based	-	-	-	-	-	-	87	112,489	87	112,489
d) Wind	-	-	-	-	-	-	148	48,027	148	48,027
e) Solar	-	-	-	-	-	-	187	15,211	187	15,211
f) Other	-	-	-	-	-	-	1,122	158,358	1,122	158,358
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	121	9,414	121	9,414
Steam and air conditioning supply	-	-	-	-	-	-	21	74	21	74
E. Water supply; sewerage, waste management and remediation activities	54	6,868	5	1,101	-	-	100	13,283	159	21,252
36 - Water collection, treatment and supply	8	19	1	9	-	-	47	9,169	56	9,196
37 - Sewerage	7	4	-	-	-	-	-	-	7	4
38 - Waste collection, treatment and disposal activities; materials recovery	37	6,843	4	1,092	-	-	53	4,114	94	12,049
39 - Remediation activities and other waste management services	2	2	-	-	-	-	-	-	2	2
F. Construction	1,735	20,825	41	305	22	2,481	1,946	181,760	3,744	205,370
41 - Construction of buildings	1,042	14,943	32	285	14	2,435	1,174	119,300	2,262	136,963
42 - Civil engineering	581	5,143	4	14	5	20	677	59,666	1,267	64,843
43 - Specialized construction activities	112	739	5	6	3	26	95	2,793	215	3,565
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	119,724	177,103	5,473	4,540	603	1,363	26,276	315,599	152,076	498,605
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	3,444	10,109	78	218	20	25	1,258	13,510	4,800	23,861
46 - Wholesale trade, except of motor vehicles and motorcycles	27,287	106,841	474	2,020	69	895	7,332	169,954	35,162	279,711
47 - Retail trade, except of motor vehicles and motorcycles	88,993	60,153	4,921	2,302	514	443	17,686	132,135	112,114	195,033

3.10.1 Advances Classified by Borrowers and Gender

All Banks

As on 30th September, 2024

Borrower	Million Rupees									
	Males		Females		Both Males and		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
H. Transportation and storage	19,134	37,406	1,020	1,935	12	217	3,169	59,089	23,335	98,647
49 - Land transport and transport via pipelines	6,378	17,274	160	562	6	10	1,587	16,580	8,131	34,426
50 - Water transport	8	77	2	1	-	-	45	488	55	566
51 - Air transport	10	32	-	-	-	-	102	1,318	112	1,350
52 - Warehousing and support activities for transportation	12,707	17,996	858	1,373	6	207	1,185	34,360	14,756	53,936
53 - Courier activities other than national post activities	31	2,026	-	-	-	-	250	6,343	281	8,369
I. Accommodation and food service activities	1,281	3,629	74	303	22	58	747	34,400	2,124	38,390
55 - Accommodation	257	742	12	130	16	56	208	21,702	493	22,630
56-Food and beverage service activities	1,024	2,887	62	173	6	1	539	12,699	1,631	15,760
J. Information and communication	590	21,317	40	41	5	175	1,985	387,906	2,620	409,440
58 - Publishing activities	244	479	10	2	3	1	302	2,278	559	2,760
59 - Motion picture, video and television programme production, sound recording and music publishing activities	28	321	3	2	-	-	42	1,631	73	1,954
60 - Programming and broadcasting activities	3	5	-	-	1	-	36	1,482	40	1,486
61 - Telecommunications	115	19,785	7	6	-	-	1,002	368,815	1,124	388,606
62 - Computer programming, consultancy and related activities	144	458	13	14	-	-	505	8,758	662	9,230
63 - Information service activities	56	270	7	16	1	175	98	4,943	162	5,404
K. Real estate activities	234	1,643	13	118	7	1,641	648	31,033	902	34,434
L. Professional, scientific and technical activities	7,496	16,694	322	899	5	7	2,245	43,599	10,068	61,199
69 - Legal and accounting activities	52	491	1	6	-	-	102	1,609	155	2,107
70 - Activities of head offices; management consultancy activities	26	36	1	4	-	-	43	1,074	70	1,113
71 - Architectural and engineering activities; technical testing and analysis	77	1,216	5	21	3	7	228	3,704	313	4,947
72 - Scientific research and development	20	155	1	1	2	0	95	3,487	118	3,644
73 - Advertising and market research	112	348	11	44	-	-	959	3,367	1,082	3,759
74 - Other professional, scientific and technical activities	7,171	14,325	303	823	-	-	790	30,253	8,264	45,401
75 - Veterinary activities	38	123	-	-	-	-	28	106	66	228
M. Administrative and support service activities	3,130	5,310	97	157	15	72	3,119	42,027	6,361	47,566
77 - Rental and leasing activities	213	361	-	-	1	1	433	2,906	647	3,267
78 - Employment activities	7	40	-	-	-	-	29	197	36	238
79 - Travel agency, tour operator, reservation service and related activities	254	985	6	43	1	0	579	13,488	840	14,516
80 - Security and investigation activities	27	421	3	12	-	-	614	2,559	644	2,993
81. Services to buildings and landscape activities	45	137	2	3	-	-	6	264	53	404
82 - Office administrative, office support and other business support activities	2,584	3,366	86	98	13	71	1,458	22,613	4,141	26,148
N. Education	827	1,868	233	773	14	74	686	25,258	1,760	27,974
O. Human health and social work activities	789	2,060	124	172	10	27	559	14,454	1,482	16,712
86 - Human health activities	779	2,047	119	169	9	27	546	14,424	1,453	16,667
87 - Residential care activities	3	11	-	-	-	-	4	13	7	24
88. Social work activities with and without accommodation	7	2	5	3	1	0	9	17	22	22
P. Arts, entertainment and recreation	36	116	21	22	-	-	44	1,425	101	1,563
Q. Other service activities	9,123	25,295	1,623	2,664	21	252	1,469	16,685	12,236	44,896
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	-	-	-	-	-	5,901	13,746	5,901	13,746
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-	52	1,136	52	1,136
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	181	11,730	181	11,730
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	5,668	879	5,668	879
VI. PERSONAL	2,706,083	1,040,096	331,276	101,574	2,755	17,065	259	253	3,040,373	1,158,989
A. Bank Employees	157,642	314,059	21,549	35,063	4	0	-	-	179,195	349,123
1) For house building	78,414	252,811	3,943	18,119	1	0	-	-	82,358	270,930
2) For transport i.e. purchase of car etc.	43,497	52,522	13,218	16,041	2	0	-	-	56,717	68,563
3) Other purposes	35,731	8,727	4,388	903	1	-	-	-	40,120	9,630
B. Consumer Financing	2,543,865	725,457	309,563	66,475	2,743	17,064	259	253	2,856,430	809,249
1) For house building	27,292	166,288	4,705	18,736	2,555	16,776	-	-	34,552	201,801
2) For transport i.e. purchase of car etc	232,089	208,988	20,304	18,293	167	259	-	-	252,560	227,541
3) Credit cards	1,599,532	119,907	192,295	11,531	-	-	259	253	1,792,086	131,691
4) Consumers durable	26,351	6,376	13,196	1,176	9	12	-	-	39,556	7,564
5) Personal loans	658,601	223,897	79,063	16,738	12	18	-	-	737,676	240,653
C) Other	4,576	580	164	36	8	1	-	-	4,748	617
VII. OTHER	79	526	5	22	-	-	11	551	95	1,098
Total	3,587,294	2,076,318	371,939	134,509	13,167	38,018	135,983	9,625,179	4,108,383	11,874,024

Source: Statistics and Data Services Department, SBP

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

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

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

End of Period: Million Rupees

SECURITIES	2024					
	Jun			Sep ¹		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver ornaments and precious metals	98,586.3	98,586.3	-	95,298.0	95,298.0	-
II. Securities, Shares and Other Financial Instruments	101,456.6	101,456.5	0.1	167,222.2	167,222.1	0.1
A. Quoted on the Stock Exchange:	61,678.2	61,678.2	-	66,354.8	66,354.8	-
1. To Stock Brokers and Dealers:	31,602.9	31,602.9	-	36,665.9	36,665.9	-
(a) Government and Other Trustee Securities	2,497.2	2,497.2	-	2,448.4	2,448.4	-
(b) Shares and Debentures	27,332.3	27,332.3	-	32,569.1	32,569.1	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1,773.4	1,773.4	-	1,648.4	1,648.4	-
2. To Others:	30,075.3	30,075.3	-	29,688.9	29,688.9	-
(a) Government and Other Trustee Securities	237.0	237.0	-	234.3	234.3	-
(b) Shares and Debentures	20,264.6	20,264.6	-	19,654.6	19,654.6	-
(c) Participation Term Certificates	8.0	8.0	-	8.0	8.0	-
(d) Others	9,565.7	9,565.7	-	9,792.0	9,792.0	-
B. Unquoted on the Stock Exchange:	39,778.5	39,778.3	0.1	100,867.4	100,867.3	0.1
1. To Stock Brokers and Dealers:	11,548.9	11,548.9	-	8,580.7	8,580.7	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	11,544.7	11,544.7	-	8,497.4	8,497.4	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	4.2	4.2	-	83.3	83.3	-
2. To Others:	28,229.6	28,229.5	0.1	92,286.7	92,286.6	0.1
(a) Government and Other Trustee Securities	7,182.9	7,182.8	0.1	78,745.1	78,745.0	0.1
(b) Shares and Debentures	913.8	913.8	-	1,025.9	1,025.9	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	20,132.9	20,132.9	-	12,515.7	12,515.7	-
III. Merchandise	3,189,823.2	3,189,789.2	34.0	2,974,771.9	2,974,745.2	26.7
A. Food Items:	1,098,190.2	1,098,156.3	34.0	871,065.1	871,038.4	26.7
1. Wheat	448,326.7	448,326.7	-	310,635.5	310,635.5	-
2. Rice and Paddy	101,860.5	101,860.5	-	93,652.8	93,652.8	-
3. Other Grains & Pulses:	22,534.7	22,500.8	34.0	25,235.2	25,208.6	26.7
(a) Indigenous	20,402.5	20,368.6	34.0	24,471.3	24,444.7	26.7
(b) Imported	2,132.2	2,132.2	-	763.9	763.9	-
4. Edible Oils:	79,738.1	79,738.1	-	69,536.8	69,536.8	-
(a) Indigenous	75,009.5	75,009.5	-	67,089.4	67,089.4	-
(b) Imported	4,728.6	4,728.6	-	2,447.4	2,447.4	-
5. Sugar:	356,422.7	356,422.7	-	286,838.9	286,838.9	-
(a) Indigenous	356,078.9	356,078.9	-	286,578.8	286,578.8	-
(b) Imported	343.8	343.8	-	260.1	260.1	-
6. Kariana And Spices	1,126.9	1,126.9	-	1,074.5	1,074.5	-
7. Fish And Fish Preparations	353.5	353.5	-	621.8	621.8	-
8. Other Food Items:	87,827.0	87,827.0	-	83,469.5	83,469.5	-
(a) Indigenous	86,992.4	86,992.4	-	82,628.2	82,628.2	-
(b) Imported	834.6	834.6	-	841.2	841.2	-
B. Raw Materials:	769,884.7	769,884.7	-	703,323.0	703,323.0	-
1. Cotton Raw:	145,384.3	145,384.3	-	142,018.4	142,018.4	-
(a) Indigenous	126,446.8	126,446.8	-	123,974.8	123,974.8	-
(b) Imported	18,937.5	18,937.5	-	18,043.7	18,043.7	-
2. Synthetic Fibers:	12,530.3	12,530.3	-	16,686.8	16,686.8	-
(a) Indigenous	11,246.7	11,246.7	-	15,700.5	15,700.5	-
(b) Imported	1,283.6	1,283.6	-	986.3	986.3	-
3. Fertilizers:	60,927.8	60,927.8	-	59,173.5	59,173.5	-
(a) Indigenous	57,392.8	57,392.8	-	55,059.5	55,059.5	-
(b) Imported	3,535.0	3,535.0	-	4,114.0	4,114.0	-
4. Petroleum Crude:	163,907.2	163,907.2	-	125,149.6	125,149.6	-
(a) Indigenous	122,816.1	122,816.1	-	106,943.4	106,943.4	-
(b) Imported	41,091.1	41,091.1	-	18,206.2	18,206.2	-
5. Iron and Steel:	141,662.0	141,662.0	-	128,592.7	128,592.7	-
(a) Indigenous	98,553.1	98,553.1	-	85,145.5	85,145.5	-
(b) Imported	43,108.9	43,108.9	-	43,447.2	43,447.2	-
6. Wool & Goat Hair	14.9	14.9	-	12.8	12.8	-
7. Hides & Skins	5,272.6	5,272.6	-	6,057.4	6,057.4	-
8. Oil Seeds	10,589.6	10,589.6	-	7,383.6	7,383.6	-
9. Pesticides & Insecticides:	5,565.3	5,565.3	-	6,607.9	6,607.9	-
(a) Indigenous	5,048.1	5,048.1	-	6,381.9	6,381.9	-
(b) Imported	517.2	517.2	-	226.0	226.0	-
10. Other Raw Materials:	224,030.8	224,030.8	-	211,640.2	211,640.2	-
(a) Indigenous	189,829.7	189,829.7	-	183,248.4	183,248.4	-
(b) Imported	34,201.1	34,201.1	-	28,391.8	28,391.8	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

End of Period: Million Rupees

SECURITIES	2024					
	Jun			Sep ^a		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
C. Finished/Manufactured Goods:	1,321,748.2	1,321,748.2	-	1,400,383.8	1,400,383.8	-
1. Cotton Textiles:	320,750.1	320,750.1	-	299,857.0	299,857.0	-
(a) Indigenous	296,636.4	296,636.4	-	274,631.5	274,631.5	-
(b) Imported	24,113.7	24,113.7	-	25,225.5	25,225.5	-
2. Cotton Yarn:	93,030.7	93,030.7	-	90,827.4	90,827.4	-
(a) Indigenous	89,846.3	89,846.3	-	88,677.2	88,677.2	-
(b) Imported	3,184.4	3,184.4	-	2,150.1	2,150.1	-
3. Other Textiles:	231,673.7	231,673.7	-	266,398.2	266,398.2	-
(a) Indigenous	226,120.9	226,120.9	-	262,150.7	262,150.7	-
(b) Imported	5,552.8	5,552.8	-	4,247.6	4,247.6	-
4. Machinery:	54,792.6	54,792.6	-	51,200.5	51,200.5	-
(a) Indigenous	34,016.7	34,016.7	-	29,375.5	29,375.5	-
(b) Imported	20,775.9	20,775.9	-	21,825.0	21,825.0	-
5. Handloom Products	52.3	52.3	-	-	-	-
6. Carpets & Rugs	495.1	495.1	-	229.7	229.7	-
7. Readymade Garments	71,929.8	71,929.8	-	73,735.7	73,735.7	-
8. Cement and Cement Products:	110,357.9	110,357.9	-	106,064.4	106,064.4	-
(a) Indigenous	109,293.2	109,293.2	-	105,186.5	105,186.5	-
(b) Imported	1,064.7	1,064.7	-	877.9	877.9	-
9. Sports Goods	1,249.7	1,249.7	-	1,514.5	1,514.5	-
10. Surgical Instruments	6,084.8	6,084.8	-	5,249.5	5,249.5	-
11. Chemicals & Dyes	61,627.8	61,627.8	-	64,668.1	64,668.1	-
12. Other Finished Goods:	369,703.8	369,703.8	-	440,638.9	440,638.9	-
(a) Indigenous	355,672.8	355,672.8	-	428,929.1	428,929.1	-
(b) Imported	14,031.0	14,031.0	-	11,709.7	11,709.7	-
IV. Fixed Assets Including Machinery	2,071,948.2	2,071,048.3	899.9	2,055,072.1	2,054,187.1	885.0
A. Transport Equipments	769,309.0	768,694.5	614.4	765,775.4	765,141.5	633.9
B. Furniture & Fixtures	13,202.0	13,202.0	-	9,938.7	9,938.7	-
C. Office Equipments	40,167.6	40,167.6	-	44,640.3	44,640.3	-
D. Other Machinery & Equipments	1,249,269.6	1,248,984.2	285.5	1,234,717.7	1,234,466.6	251.0
V. Real Estate	1,748,718.0	1,619,836.1	128,881.9	1,760,085.0	1,629,305.8	130,779.3
A. Land	595,504.1	467,465.7	128,038.4	597,545.1	467,548.4	129,996.7
1. Residential	258,378.1	257,544.4	833.7	223,038.5	222,170.8	867.8
(a) House	254,294.4	253,460.7	833.7	216,744.3	215,876.5	867.8
(b) Flat	4,083.7	4,083.7	-	6,294.3	6,294.3	-
2. Non-Residential	337,126.0	209,921.3	127,204.7	374,506.6	245,377.6	129,128.9
(a) Commercial	109,668.7	109,668.7	-	126,579.6	126,579.6	-
(b) Industrial	33,018.5	33,018.5	-	28,765.8	28,765.8	-
c) Agriculture	184,612.1	57,407.4	127,204.7	180,309.4	51,180.4	129,128.9
(c) Others	9,826.8	9,826.8	-	38,851.9	38,851.9	-
B. Buildings:	1,153,213.9	1,152,370.4	843.5	1,162,539.9	1,161,757.4	782.6
1. Residential	692,363.4	691,958.9	404.5	710,072.6	709,683.1	389.5
(a) House	603,545.4	603,141.0	404.5	562,694.9	562,305.4	389.5
(b) Flat	88,817.9	88,817.9	-	147,377.6	147,377.6	-
2. Non-Residential	460,850.6	460,411.5	439.1	452,467.4	452,074.3	393.1
(a) Commercial	230,363.0	230,028.2	334.8	234,906.9	234,606.9	300.0
(b) Industrial	167,105.6	167,010.8	94.9	159,117.7	159,032.6	85.1
c) Agriculture	40,317.0	40,307.6	9.4	34,596.3	34,588.4	7.9
(c) Others	23,065.0	23,065.0	-	23,846.5	23,846.5	-
VI. Fixed Deposits and Insurance Policies	496,599.3	496,599.3	-	595,739.8	595,739.8	-
A. Bank Deposits	495,698.5	495,698.5	-	595,327.9	595,327.9	-
1. Security Deposits	58,215.5	58,215.5	-	81,271.2	81,271.2	-
2. Term Deposits (TDRs)	393,157.3	393,157.3	-	411,859.5	411,859.5	-
3. Other Deposits	44,325.8	44,325.8	-	102,197.1	102,197.1	-
B. Insurance Policies	900.8	900.8	-	411.9	411.9	-
VII. Others	4,118,768.9	4,118,153.7	615.2	3,970,956.0	3,970,350.7	605.3
A. Other Secured Advances	1,684,922.5	1,684,312.4	610.2	1,613,463.7	1,612,863.3	600.4
1. Receivables	166,245.5	166,095.5	149.9	76,251.6	76,101.7	149.9
2. Employees Benefits	1,371.9	1,110.2	261.7	1,493.6	1,241.7	251.9
3. Others	1,517,305.2	1,517,106.6	198.6	1,535,718.5	1,535,519.9	198.6
B. Advances Secured by Guarantee(s)	2,433,846.4	2,433,841.4	5.0	2,357,492.3	2,357,487.4	4.9
1. Institutional Guarantee(s)	2,199,194.6	2,199,194.6	-	2,057,724.4	2,057,724.4	-
2. Individual Guarantee(s)	234,651.8	234,646.7	5.0	299,767.9	299,763.0	4.9
VIII. Unsecured Advances	243,710.1	235,969.0	7,741.1	254,879.3	247,567.4	7,311.8
1. Credit Cards	122,224.1	122,224.1	-	131,636.2	131,636.2	-
2. Personal Loan	105,364.2	105,364.2	-	107,629.7	107,629.7	-
3. Others	16,121.8	8,380.6	7,741.1	15,613.3	8,301.5	7,311.8
TOTAL:	12,069,610.7	11,931,438.5	138,172.2	11,874,024.3	11,734,416.1	139,608.2

Source: Statistics and Data Services Department, SBP

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

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 30th September, 2024

Million Rupees

Security	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver										
Ornaments and Precious Metals	227,568	83,245	11,595	5,324	8,501	5,851	31	878	247,695	95,298
II. Securities, Shares and Other Financial Instruments:	364	8,140	19	130	2	85	528	158,868	913	167,222
A. Quoted on the Stock Exchange:	220	6,722	12	110	1	77	378	59,446	611	66,355
1. To Stock Brokers and Dealers:	138	3,674	4	46	-	-	234	32,945	376	36,666
(a) Government and Other Trustee Securities	115	110	3	3	-	-	18	2,336	136	2,448
(b) Shares and Debentures	22	3,564	1	43	-	-	214	28,961	237	32,569
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	1	-	-	-	-	-	2	1,648	3	1,648
2. To Others:	82	3,047	8	64	1	77	144	26,500	235	29,689
(a) Government and Other Trustee Securities	4	7	-	-	-	-	8	227	12	234
(b) Shares and Debentures	61	3,023	8	64	1	77	122	16,490	192	19,655
(c) Participation Term Certificates	2	8	-	-	-	-	-	-	2	8
(d) Others	15	9	-	-	-	-	14	9,783	29	9,792
B. Unquoted on the Stock Exchange:	144	1,418	7	20	1	8	150	99,422	302	100,867
1. To Stock Brokers and Dealers:	80	285	1	17	-	-	100	8,279	181	8,581
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-	-	-
(b) Shares and Debentures	78	284	1	17	-	-	97	8,196	176	8,497
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	2	1	-	-	-	-	3	83	5	83
2. To Others:	64	1,133	6	3	1	8	50	91,143	121	92,287
(a) Government and Other Trustee Securities	52	1,109	6	3	1	8	12	77,626	71	78,745
(b) Shares and Debentures	2	20	-	-	-	-	8	1,006	10	1,026
(c) Participation Term Certificates	-	-	-	-	-	-	-	-	-	-
(d) Others	10	4	-	-	-	-	30	12,511	40	12,516
III. Merchandise	28,860	249,449	778	3,519	230	5,557	38,113	2,716,248	67,981	2,974,772
A. Food Items:	9,367	43,185	486	1,190	12	131	8,704	826,558	18,569	871,065
1. Wheat	6,575	10,443	391	311	2	88	1,450	299,794	8,418	310,636
2. Rice and Paddy	877	20,386	16	447	-	-	1,880	72,820	2,773	93,653
3. Other Grains & Pulses:	326	714	26	122	-	-	396	24,400	748	25,235
(a) Indigenous	322	679	21	19	-	-	387	23,774	730	24,471
(b) Imported	4	35	5	103	-	-	9	626	18	764
4. Edible Oils:	197	806	2	4	1	0	1,233	68,726	1,433	69,537
(a) Indigenous	189	758	2	4	1	0	1,178	66,327	1,370	67,089
(b) Imported	8	49	-	-	-	-	55	2,399	63	2,447
5. Sugar:	160	3,987	-	-	-	-	1,405	282,852	1,565	286,839
(a) Indigenous	160	3,987	-	-	-	-	1,402	282,592	1,562	286,579
(b) Imported	-	-	-	-	-	-	3	260	3	260
6. Kariana And Spices	71	90	1	0	-	-	73	984	145	1,075
7. Fish And Fish Preparations	2	2	-	-	-	-	13	619	15	622
8. Other Food Items:	1,159	6,757	50	306	9	43	2,254	76,363	3,472	83,469
(a) Indigenous	1,159	6,757	50	306	9	43	2,207	75,522	3,425	82,628
(b) Imported	-	-	-	-	-	-	47	841	47	841
B. Raw Materials:	13,707	101,609	61	1,146	23	402	8,664	600,166	22,455	703,323
1. Cotton Raw:	11,971	16,813	27	27	-	-	2,126	125,179	14,124	142,018
(a) Indigenous	340	12,572	24	25	-	-	2,019	111,377	2,383	123,975
(b) Imported	11,631	4,241	3	1	-	-	107	13,801	11,741	18,044
2. Synthetic Fibers:	5	73	-	-	-	-	125	16,614	130	16,687
(a) Indigenous	5	73	-	-	-	-	78	15,628	83	15,701
(b) Imported	-	-	-	-	-	-	47	986	47	986
3. Fertilizers:	645	3,983	1	0	14	110	462	55,080	1,122	59,174
(a) Indigenous	641	3,951	1	0	14	110	454	50,998	1,110	55,059
(b) Imported	4	32	-	-	-	-	8	4,082	12	4,114
4. Petroleum Crude:	64	42,417	-	-	2	21	1,395	82,712	1,461	125,150
(a) Indigenous	43	41,864	-	-	2	21	1,319	65,058	1,364	106,943
(b) Imported	21	552	-	-	-	-	76	17,654	97	18,206
5. Iron and Steel:	199	6,555	7	1,092	7	271	2,075	120,674	2,288	128,593
(a) Indigenous	145	2,183	7	1,092	2	-	1,621	81,870	1,775	85,145
(b) Imported	54	4,371	-	-	5	271	454	38,804	513	43,447
6. Wool & Goat Hair	1	13	-	-	-	-	1	-	2	13
7. Hides & Skins	10	19	-	-	-	-	114	6,039	124	6,057
8. Oil Seeds	14	298	2	6	-	-	259	7,080	275	7,384
9. Pesticides & Insecticides:	20	150	-	-	-	-	425	6,458	445	6,608
(a) Indigenous	20	150	-	-	-	-	418	6,232	438	6,382
(b) Imported	-	-	-	-	-	-	7	226	7	226
10. Other Raw Materials:	778	31,288	24	21	-	-	1,682	180,331	2,484	211,640
(a) Indigenous	768	31,288	24	21	-	-	1,428	151,939	2,220	183,248
(b) Imported	10	0	-	-	-	-	254	28,391	264	28,392

3.11.1 Advances Classified by Securities and Gender

All Banks

As on 30th September, 2024

Security	Million Rupees									
	Males		Females		Both Males and		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	5,786	104,655	231	1,182	195	5,023	20,745	1,289,524	26,957	1,400,384
1. Cotton Textiles:	756	36,024	19	103	8	409	4,340	263,321	5,123	299,857
(a) Indigenous	708	27,053	19	103	8	409	4,175	247,067	4,910	274,631
(b) Imported	48	8,972	-	-	-	-	165	16,254	213	25,226
2. Cotton Yarn:	398	1,043	2	4	-	-	1,681	89,780	2,081	90,827
(a) Indigenous	398	1,043	2	4	-	-	1,666	87,630	2,066	88,677
(b) Imported	-	-	-	-	-	-	15	2,150	15	2,150
3. Other Textiles:	364	19,433	23	185	37	1,613	3,147	245,168	3,571	266,398
(a) Indigenous	363	19,433	22	185	37	1,613	3,136	240,921	3,558	262,151
(b) Imported	1	0	1	0	-	-	11	4,247	13	4,248
4. Machinery:	164	898	9	3	-	-	864	50,299	1,037	51,201
(a) Indigenous	154	234	9	3	-	-	419	29,139	582	29,375
(b) Imported	10	665	-	-	-	-	445	21,160	455	21,825
5. Handloom Products	-	-	-	-	-	-	-	-	-	-
6. Carpets & Rugs	4	4	-	-	-	-	15	226	19	230
7. Readymade Garments	177	18,103	3	13	2	916	1,041	54,704	1,223	73,736
8. Cement and Cement Products:	19	55	1	1	-	-	564	106,009	584	106,064
(a) Indigenous	18	53	1	1	-	-	562	105,133	581	105,187
(b) Imported	1	2	-	-	-	-	2	876	3	878
9. Sports Goods	8	3	-	-	-	-	69	1,511	77	1,514
10. Surgical Instruments	50	1,510	1	20	1	3	93	3,716	145	5,250
11. Chemicals & Dyes	188	2,505	19	12	-	-	1,386	62,152	1,593	64,668
12. Other Finished Goods:	3,658	25,077	154	842	147	2,082	7,545	412,638	11,504	440,639
(a) Indigenous	3,615	24,713	152	816	147	2,082	7,260	401,317	11,174	428,929
(b) Imported	43	364	2	25	-	-	285	11,320	330	11,710
IV. Fixed Assets Including Machinery	311,514	363,264	35,946	40,407	230	490	30,706	1,651,272	378,396	2,055,072
A. Transport Equipments	304,657	346,806	34,932	39,253	219	470	21,754	379,245	361,562	765,775
B. Furniture & Fixtures	225	194	17	4	1	0	216	9,740	459	9,939
C. Office Equipments	26	78	-	-	-	-	325	44,562	351	44,640
D. Other Machinery & Equipments	6,606	16,185	997	789	10	19	8,411	1,217,725	16,024	1,234,718
V. Real Estate	530,932	794,153	28,351	48,945	3,473	24,620	19,612	892,367	582,368	1,760,085
A. Land	417,826	274,151	19,562	10,585	740	1,408	9,816	311,400	447,944	597,545
1. Residential	13,124	48,350	711	1,878	493	876	3,638	171,935	17,966	223,039
(a) House	11,936	44,922	630	1,633	351	651	3,575	169,539	16,492	216,744
(b) Flat	1,188	3,428	81	245	142	225	63	2,397	1,474	6,294
2. Non-Residential	404,702	225,802	18,851	8,708	247	532	6,178	139,465	429,978	374,507
(a) Commercial	1,552	30,388	40	184	4	21	4,844	95,986	6,440	126,580
(b) Industrial	46	487	-	-	-	-	593	28,279	639	28,766
c) Agriculture	402,397	164,325	18,803	8,458	241	501	393	7,025	421,834	180,309
d) Other	707	30,602	8	66	2	9	348	8,174	1,065	38,852
B. Buildings:	113,106	520,001	8,789	38,360	2,733	23,213	9,796	580,966	134,424	1,162,540
1. Residential	106,940	443,392	8,651	37,142	2,513	17,466	3,847	212,073	121,951	710,073
(a) House	57,490	313,980	7,680	32,176	1,509	9,662	3,596	206,876	70,275	562,695
(b) Flat	49,450	129,412	971	4,966	1,004	7,803	251	5,197	51,676	147,378
2. Non-Residential	6,166	76,609	138	1,217	220	5,747	5,949	368,894	12,473	452,467
(a) Commercial	3,276	54,345	78	886	185	5,483	2,412	174,193	5,951	234,907
(b) Industrial	585	6,175	19	125	31	226	2,756	152,591	3,391	159,118
c) Agriculture	2,065	12,612	32	36	3	37	531	21,911	2,631	34,596
d) Other	240	3,477	9	171	1	1	250	20,198	500	23,847
VI. Fixed Deposits and Insurance Policies	15,067	36,602	1,246	1,181	38	869	9,170	557,089	25,521	595,740
A. Bank Deposits	15,060	36,584	1,246	1,181	38	869	9,128	556,694	25,472	595,328
1. Security Deposits	1,851	2,252	269	289	12	55	439	78,676	2,571	81,271
2. Term Deposits (TDRs)	10,238	30,610	582	503	4	568	8,268	380,179	19,092	411,860
3. Other Deposits	2,971	3,723	395	389	22	246	421	97,839	3,809	102,197
B. Insurance Policies	7	17	-	-	-	-	42	395	49	412
VII. Others	373,760	316,673	27,845	11,405	49	404	31,782	3,642,474	433,436	3,970,956
A. Other Secured Advances	102,015	85,127	4,928	5,418	28	153	26,718	1,522,766	133,689	1,613,464
1. Receivables	905	992	65	37	-	-	370	75,223	1,340	76,252
2. Employees Benefits	6,038	1,315	1,013	179	-	-	-	-	7,051	1,494
3. Others	95,072	82,821	3,850	5,202	28	153	26,348	1,447,543	125,298	1,535,718
B. Advances Secured by Guarantee(s)	271,745	231,546	22,917	5,987	21	251	5,064	2,119,708	299,747	2,357,492
1. Institutional Guarantee(s)	3,491	37,679	12	7	-	-	2,228	2,020,038	5,731	2,057,724
2. Individual Guarantee(s)	268,254	193,867	22,905	5,980	21	251	2,836	99,670	294,016	299,768
VIII. Unsecured Advances	2,099,229	224,793	266,159	23,960	644	142	6,041	5,984	2,372,073	254,879
1. Credit Cards	1,599,230	119,870	192,158	11,513	-	-	260	253	1,791,648	131,636
2. Personal Loan	454,257	95,615	71,172	12,015	-	-	-	-	525,429	107,630
3. Others	45,742	9,307	2,829	433	644	142	5,781	5,731	54,996	15,613
IX. Bills	-	-	-	-	-	-	-	-	-	-
1. Inland Bills	-	-	-	-	-	-	-	-	-	-
2. Import Bills	-	-	-	-	-	-	-	-	-	-
3. Foreign Bills	-	-	-	-	-	-	-	-	-	-
Total	3,587,294	2,076,318	371,939	134,509	13,167	38,018	135,983	9,625,179	4,108,383	11,874,024

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

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

End period: Million Rupees

RATES OF MARGIN (%)	2023				2024					
	Sep		Dec		Mar		Jun		Sep ^a	
	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount
0	3,294,410	4,552,309.6	2,934,463	5,180,397.2	2,936,576	5,044,755.8	2,997,119	5,343,386.6	3,151,294	5,470,354.1
5	58,335	189,820.1	55,767	153,720.5	57,918	155,009.0	55,289	173,993.9	56,386	172,899.3
10	105,610	917,131.5	104,288	715,385.6	102,620	755,036.5	99,495	682,200.1	94,615	655,298.5
15	45,306	796,301.7	40,077	431,951.8	40,674	462,070.9	41,377	541,896.1	32,637	450,315.7
20	453,539	1,096,572.9	441,444	1,212,984.7	438,221	1,197,925.6	417,271	1,268,853.7	395,280	1,266,236.1
25	122,531	2,279,456.7	124,891	2,723,650.6	127,456	2,434,601.4	125,611	2,489,682.1	122,683	2,430,324.6
30	57,518	468,469.3	61,518	404,736.1	62,154	426,735.2	61,808	385,332.1	61,951	445,231.0
33.33	597	10,143.1	518	14,393.7	509	10,235.6	786	16,091.8	476	7,574.0
35	13,357	188,729.1	15,746	198,375.3	15,906	198,726.7	18,105	187,398.8	17,804	168,763.0
40	38,042	189,337.3	39,633	207,706.6	39,452	210,750.8	40,603	178,359.6	40,401	203,407.3
45	7,702	111,423.7	8,457	87,187.9	8,077	84,902.2	8,866	98,467.5	8,534	92,161.2
50	134,209	380,070.4	141,693	387,671.3	141,998	354,087.3	144,838	410,735.1	91,027	258,660.2
55	4,961	36,161.2	5,051	41,116.5	4,704	38,204.2	6,590	52,736.7	6,065	41,572.3
60	5,307	61,587.1	5,342	59,414.0	5,241	59,380.9	6,886	63,656.0	6,703	59,293.5
65	4,007	39,280.8	4,117	40,299.2	4,145	47,385.1	5,757	63,131.1	5,695	41,418.3
70	3,137	25,592.6	3,422	21,792.9	3,392	20,834.6	3,403	17,437.9	3,147	23,555.7
75	3,215	21,692.7	3,116	18,907.1	3,193	23,242.8	3,250	19,124.0	3,058	20,259.9
80	3,095	22,100.9	3,130	22,445.2	2,941	23,979.9	2,874	23,759.7	3,022	23,739.8
85	2,666	15,204.0	2,573	15,164.9	2,345	11,771.4	1,941	14,183.4	1,782	11,596.2
90	3,198	12,788.3	3,130	17,490.5	2,581	14,818.0	2,443	16,682.3	2,176	12,116.7
95	2,920	10,156.2	3,055	14,356.8	2,810	10,951.5	2,862	11,043.5	2,469	8,454.9
99.99	1,613	17,878.0	1,564	8,361.0	1,437	9,947.7	1,372	11,458.9	1,178	10,792.0
TOTAL	4,365,275	11,442,286.9	4,802,995	11,977,469.4	4,884,350	11,595,353.0	4,848,546	12,889,618.7	4,108,383	11,874,824.3

Source: Statistics and Data Services Department, SBP

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

3.12.1 Advances Classified by Rate of Margin and Gender

All Banks

As on 30th September, 2024

Million Rupees

Rate of Margin	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
00.00	2,787,357	940,012	308,553	58,436	9,318	7,168	46,066	4,464,739	3,151,294	5,470,354
05.00	45,866	60,339	1,999	3,578	9	534	8,512	108,448	56,386	172,899
10.00	77,842	134,245	6,679	10,548	402	2,009	9,692	508,497	94,615	655,299
15.00	17,416	57,599	9,824	13,429	86	969	5,311	378,319	32,637	450,316
20.00	351,443	239,924	27,928	16,520	516	4,255	15,393	1,005,537	395,280	1,266,236
25.00	86,526	317,956	5,575	12,194	1,152	10,995	29,430	2,089,180	122,683	2,430,325
30.00	52,108	88,138	3,747	7,008	138	1,615	5,958	348,470	61,951	445,231
33.33	391	2,226	42	313	1	475	42	4,559	476	7,574
35.00	13,481	29,840	855	1,523	643	3,006	2,825	134,395	17,804	168,763
40.00	34,588	38,889	1,023	2,183	107	3,303	4,683	159,032	40,401	203,407
45.00	6,563	26,442	598	1,486	376	2,071	997	62,163	8,534	92,161
50.00	86,204	115,742	2,245	3,413	242	1,533	2,336	137,973	91,027	258,660
55.00	5,168	9,139	550	786	29	329	318	31,318	6,065	41,572
60.00	5,502	11,904	536	884	27	155	638	46,351	6,703	59,293
65.00	4,791	8,443	496	709	19	94	389	32,173	5,695	41,418
70.00	2,498	4,643	253	350	33	216	363	18,347	3,147	23,556
75.00	2,324	4,610	247	506	24	97	463	15,047	3,058	20,260
80.00	1,986	4,014	216	221	9	15	811	19,490	3,022	23,740
85.00	1,268	2,267	135	119	6	16	373	9,194	1,782	11,596
90.00	1,532	2,339	123	110	7	14	514	9,654	2,176	12,117
95.00	1,923	1,656	232	186	8	7	306	6,606	2,469	8,455
99.99	623	273	83	8	19	1	453	10,509	1,178	10,792
Total	3,587,400	2,100,639	371,939	134,509	13,171	38,876	135,873	9,599,999	4,108,383	11,874,024

Source: Statistics and Data Services Department, SBP

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

3.12.2 Advances Classified by Tenure/Maturity and Gender

All Banks

As on 30th September, 2024

Loan Tenure	Million Rupees									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,283,272	783,694	248,220	28,521	9,091	17,476	69,314	5,533,076	2,609,897	6,362,768
1.1. Overnight	176,858	35,479	17,906	1,407	43	62	2,181	265,923	196,988	302,871
1.2. 2 days to 7 days	951	958	96	63	29	24	268	87,368	1,344	88,413
1.3. For 8 days & above but < 1 month	42,444	19,229	18,669	791	53	420	1,960	228,828	63,126	249,268
1.4. For 1 month & above but < 3 month	582,787	76,899	68,677	6,770	41	1,054	4,682	352,485	656,187	437,207
1.5. For 3 months & over but < 6 months	29,864	32,917	1,580	2,640	14	179	14,524	1,229,666	45,982	1,265,402
1.6. For 6 months & over but < one year	1,450,368	618,213	141,292	16,850	8,911	15,738	45,699	3,368,806	1,646,270	4,019,607
2. Medium Term	269,412	200,491	24,279	9,345	56	382	4,827	732,210	298,574	942,428
2.1. For one year & over but < 2 years	114,010	133,872	17,421	5,129	23	198	2,809	285,959	134,263	425,157
2.2. For 2 years & over but < 3 years	155,402	66,620	6,858	4,216	33	185	2,018	446,251	164,311	517,271
3. Long Term	1,034,610	1,092,133	99,440	96,643	4,020	20,159	61,842	3,359,894	1,199,912	4,568,828
3.1. For 3 years & over but < 4 years	177,666	159,923	28,066	22,884	107	610	25,202	758,528	231,041	941,945
3.2. For 4 years & over but < 5 years	338,692	242,340	34,698	19,921	123	273	10,035	415,290	383,548	677,824
3.3. For 5 years & over but < 7 years	397,603	334,924	23,156	16,389	897	1,096	14,563	767,725	436,219	1,120,135
3.4. For 7 years & over but < 10 years	63,650	82,512	6,789	8,777	606	2,728	5,815	781,986	76,860	876,002
3.5. For 10 years & over but < 15 years	17,468	76,134	2,093	8,199	578	3,709	5,704	588,409	25,843	676,451
3.6. For 15 years & over but < 20 years	18,128	91,863	2,043	8,638	539	3,874	304	29,676	21,014	134,051
3.7. For 20 years & over but < 25 years	17,663	91,447	2,202	9,843	1,149	7,496	50	11,185	21,064	119,972
3.8. For 25 years & over but < 30 years	3,534	12,266	380	1,960	21	372	21	3,489	3,956	18,087
3.9. For 30 years and over	206	725	13	30	-	-	148	3,606	367	4,361
Total	3,587,294	2,076,318	371,939	134,509	13,167	38,018	135,983	9,625,179	4,108,383	11,874,024

Source: Statistics and Data Services Department, SBP

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

3.12.3 Advances Classified by Nature and Gender

All Banks

As on 30th September, 2024

Nature	Million Rupees									
	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	3,121,518	1,679,734	327,831	100,886	10,103	16,461	97,253	6,722,674	3,555,905	8,519,756
2. ISLAMIC	465,776	396,584	44,908	33,623	3,064	21,557	38,730	2,902,505	552,478	3,354,269
A. Ijara Finance	55,421	64,999	4,450	5,055	10	11	6,817	34,768	66,698	104,832
B. Diminishing Musharaka	53,214	80,364	4,869	6,227	649	2,123	9,460	831,997	68,192	920,710
C. Istisna	425	8,062	10	1,769	19	405	4,841	330,061	5,295	340,298
D. Mudaraba	83	1,551	-	-	-	-	-	-	83	1,551
E. Murabaha	7,295	14,733	364	594	86	356	5,840	105,056	13,585	120,740
F. Musawamah finance	21,107	7,952	3,180	704	-	-	1,705	75,530	25,992	84,186
G. Musharaka Finance	12,577	14,767	1,525	1,305	13	84	1,238	261,495	15,353	277,651
H. Salam Finance	53	1,200	-	-	-	-	1,426	51,884	1,479	53,084
I. Commodity Murabahah / Tawwaruq	270,196	23,163	23,849	1,764	-	-	1	1	294,046	24,928
J. Advance against financing	1,058	1,575	66	35	-	-	60	7,146	1,184	8,756
K. Other Islamic Modes of Financing	44,347	178,218	6,595	16,170	2,287	18,577	7,342	1,204,568	60,571	1,417,533
Total	3,587,294	2,076,318	371,939	134,509	13,167	38,018	135,983	9,625,179	4,108,383	11,874,024

Source: Statistics and Data Services Department, SBP

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

3.12.4 Advances Classified by Category of Financing and Gender

All Banks
As on 30th September, 2024

Category of Financing	Million Rupees									
	Male		Female		Both Male and Female		Other		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	828	48,764	51	657	27	2,328	7,782	859,817	8,698	982,757
1.1. Export finance schemes	560	27,721	20	355	12	1,337	3,785	610,794	4,377	640,207
1.2. Others	268	13,042	31	302	15	983	4,007	248,222	4,321	262,550
2. Import financing	637	14,187	97	487	6	294	8,869	581,523	8,809	586,499
3. Government self employment schemes	48,348	45,371	2,797	2,888	9	18	1,283	18,919	52,357	58,187
4. Working capital/short term	2,382,374	818,788	284,211	38,576	7,359	9,381	53,488	4,854,119	2,567,344	4,984,856
4.1. Small Loans	838,150	196,161	96,482	9,152	6,953	6,840	9,174	147,329	942,759	358,682
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-	-	-	-	-	-	-	-	-
4.3. Refi. Sch. for Revival of SMEs & Agri. Activities in Flood Affected Areas, Refi. Sch. for Payment of Wages & Salaries to the Workers and Employers of Business Concerns (Idamc and Convent.)	82	479	77	76	-	-	430	13,023	589	13,577
4.4. Others	1,472,073	613,034	107,652	21,348	405	3,325	43,536	2,755,587	1,623,666	3,393,293
4.5. Commodity Operations Financing	69	1,106	-	-	1	16	260	1,138,181	330	1,139,304
5. Fixed investment/long term	1,235,187	1,165,217	164,783	99,911	5,766	26,885	65,519	4,119,681	1,471,175	5,418,734
5.1. Long Term Financing Facility (LTFF and ILTFF), Temporary Economic Refinance Facility (TERF and TIERF)	11,669	28,549	12	111	1	-	10,760	523,868	22,442	552,527
5.2. Financing Power Plants Using Renewable Energy	601	1,514	35	73	10	303	2,192	93,849	2,838	95,738
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID - 19 (RFCC and IRFC)	5	98	-	-	-	-	47	878	52	976
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	225	1,107	631	396	1	9	175	2,835	1,032	4,346
5.5. Financing Facility for Storage of Agricultural Produce (FSAF)	40	431	-	-	1	30	133	3,960	174	4,420
5.6. Small Loans	329,254	158,274	59,049	16,347	574	1,754	11,161	97,081	400,038	273,456
5.7. Others	780,159	508,742	96,180	44,603	2,605	2,155	37,768	3,121,860	916,712	3,677,360
5.8. Financing for Construction Purposes	106,072	440,256	8,667	37,520	2,573	21,750	1,421	187,465	118,733	686,991
5.9. SME Azaan Finance (SAAF) Scheme	7,049	26,204	208	856	-	-	1,475	7,724	8,732	34,784
5.10 Machinery	33	43	1	4	1	5	387	80,082	422	80,134
Total	3,587,294	2,876,318	371,939	134,589	13,167	38,818	135,983	9,625,179	4,186,383	11,874,824

Source: Statistics and Data Services Department, SSB

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

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees						
PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Oct-24	Nov-24	Dec-24	Jan-25
A. Agriculture, forestry, and fishing	344,331.8	400,878.1	409,410.0	434,767.6	460,810.5	441,355.7
Trade finance	5,019.6	4,060.7	2,505.2	2,310.2	2,939.0	3,002.2
Working capital	233,937.5	217,193.8	210,323.4	232,569.3	246,843.0	227,135.3
Fixed investment	93,559.3	159,360.8	174,562.4	176,843.6	183,703.0	184,396.4
Construction Financing	1,053.8	884.2	805.7	789.0	771.7	752.1
Other	10,761.6	19,378.7	21,213.4	22,255.5	26,553.9	26,069.6
B. Mining and quarrying	78,460.9	89,229.2	83,166.2	88,581.6	105,510.8	73,638.2
Trade finance	1,765.0	2,058.9	11,744.9	12,871.8	12,708.4	2,520.2
Working capital	27,653.3	39,245.0	21,468.7	27,610.3	45,108.9	21,926.6
Fixed investment	47,659.7	46,587.6	47,757.2	46,770.7	46,359.9	47,857.8
Construction Financing	-	-	-	-	-	-
Other	1,382.9	1,337.7	2,195.4	1,328.8	1,333.7	1,333.5
C. Manufacturing	4,540,826.4	4,838,826.3	5,325,833.5	5,754,600.3	6,230,798.0	5,670,792.4
Trade finance	1,062,545.0	1,153,978.2	1,263,206.0	1,307,231.1	1,349,728.2	1,336,889.4
Working capital	1,812,324.1	2,091,473.2	2,434,553.2	2,817,086.2	3,199,765.7	2,672,887.7
Fixed investment	1,522,741.7	1,486,448.2	1,517,410.1	1,526,941.2	1,586,940.7	1,557,355.7
Construction Financing	22,793.9	17,528.5	17,326.9	17,154.6	13,257.8	12,576.7
Other	120,421.7	89,398.2	93,337.4	86,187.2	90,105.5	91,083.0
D. Electricity, gas, steam and air conditioning supply	571,641.9	514,268.8	490,352.3	476,851.1	489,480.4	462,903.1
Trade finance	7,216.6	6,906.5	2,903.6	3,063.0	3,639.0	3,136.5
Working capital	211,240.9	188,133.5	167,779.7	159,764.5	175,434.4	174,402.7
Fixed investment	351,106.0	318,329.4	319,019.9	313,464.7	310,039.5	285,026.6
Construction Financing	929.1	761.3	511.5	511.5	226.4	226.4
Other	1,149.4	138.1	137.5	47.3	141.0	110.8
E. Water supply; sewerage, waste management and remediation activities	14,546.7	23,968.5	26,235.5	25,409.0	31,132.7	27,381.0
Trade finance	1,617.5	2,151.2	2,059.2	1,829.3	1,539.5	1,363.1
Working capital	5,793.5	5,932.7	6,879.4	6,459.5	6,443.4	3,304.3
Fixed investment	7,066.4	15,813.1	17,026.0	17,090.2	23,103.9	22,639.8
Construction Financing	38.9	-	-	-	-	-
Other	30.5	71.5	270.9	30.1	45.9	73.8
F. Construction	190,232.7	192,851.7	201,253.6	202,870.4	218,754.4	212,538.7
Trade finance	252.3	1,997.6	1,060.5	1,167.2	2,486.5	2,401.8
Working capital	27,695.0	33,901.0	40,557.1	40,524.4	51,747.5	42,365.4
Fixed investment	25,140.8	23,745.6	30,214.3	29,860.7	33,019.2	34,352.8
Construction Financing	136,966.8	132,737.9	129,114.3	131,069.2	131,231.3	133,092.5
Other	177.8	469.6	307.3	249.0	269.9	326.1
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	451,839.0	539,923.5	560,349.6	573,088.1	631,594.4	562,360.4
Trade finance	49,460.9	66,369.6	77,271.1	82,332.9	76,669.4	68,344.9
Working capital	272,559.9	317,581.9	317,955.7	325,698.3	377,004.5	322,218.3
Fixed investment	78,451.6	100,861.9	111,577.2	109,587.9	128,510.9	123,891.0
Construction Financing	18,249.0	16,834.9	16,432.9	16,406.9	14,476.2	14,435.7
Other	33,117.5	38,275.1	37,112.7	39,782.1	34,933.5	33,470.4
H. Transportation and storage	118,756.7	123,532.9	100,179.8	105,542.9	108,766.2	104,069.2
Trade finance	2,457.0	2,598.9	3,609.6	2,187.7	3,728.0	634.9
Working capital	44,539.6	46,028.0	21,939.8	25,729.7	26,472.9	23,756.2
Fixed investment	64,724.7	65,232.1	65,265.8	67,745.2	67,776.5	68,660.1
Construction Financing	914.1	631.2	449.9	410.0	403.2	392.7
Other	6,121.2	9,042.8	8,914.7	9,470.4	10,385.6	10,625.2
I. Accommodation and food service activities	37,046.0	38,347.6	78,223.5	78,359.0	81,362.3	80,735.2
Trade finance	1,006.1	1,034.6	1,120.6	1,130.9	1,197.1	1,193.8
Working capital	10,598.1	11,108.3	10,698.8	11,808.4	14,253.4	13,853.2
Fixed investment	13,767.4	17,597.0	57,774.4	56,761.9	58,523.0	58,388.7
Construction Financing	10,184.1	7,499.0	7,523.7	7,555.7	6,233.2	6,177.1
Other	1,490.2	1,108.7	1,105.9	1,102.1	1,155.6	1,122.3

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees						
PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Oct-24	Nov-24	Dec-24	Jan-25
J. Information and communication	340,357.4	406,896.9	428,102	505,027	540,815	537,544
Trade finance	6,065.1	3,110.4	2,402	3,572	4,254	4,464
Working capital	41,109.0	42,465.6	46,734	113,984	147,889	144,944
Fixed investment	275,887.3	339,322.3	357,043	360,206	364,229	364,768
Construction Financing	1,295.9	947.5	856	854	817	790
Other	16,000.2	21,051.2	21,067	26,410	23,626	22,577
K. Real estate activities	36,253.7	37,772.8	33,317	38,876	37,400	36,265
Trade finance	-	-	34	8	1	-
Working capital	3,558.6	4,619.6	2,872	8,815	3,251	2,559
Fixed investment	6,758.2	10,272.6	9,912	9,736	9,536	9,747
Construction Financing	25,902.1	22,852.6	20,459	20,278	24,524	23,921
Other	34.9	27.9	41	40	89	38
L. Professional, scientific and technical activities	59,061.3	59,263.6	60,882	69,749	74,061	64,543
Trade finance	9,740.5	5,636.9	5,205	6,017	8,446	7,691
Working capital	33,380.7	33,595.9	39,304	46,879	48,609	41,801
Fixed investment	14,810.0	18,161.0	14,535	15,000	16,098	14,104
Construction Financing	819.8	801.8	784	779	79	79
Other	310.2	1,068.1	1,053	1,073	829	868
M. Administrative and support service activities	51,840.1	51,535.6	53,324	59,470	59,521	57,653
Trade finance	2,326.6	3,092.6	5,711	6,202	5,999	4,126
Working capital	28,112.1	22,102.4	23,016	27,514	27,838	25,228
Fixed investment	14,810.9	22,152.9	22,768	24,008	23,999	24,888
Construction Financing	-	-	-	-	-	-
Other	6,590.4	4,187.6	1,830	1,746	1,685	3,411
N. Education	33,435.0	29,144.7	182,146	176,994	180,885	76,539
Trade finance	572.9	325.8	8	23	15	-
Working capital	10,450.9	8,703.9	164,058	159,065	162,597	59,136
Fixed investment	11,201.8	12,045.7	10,760	10,635	11,285	10,659
Construction Financing	11,008.5	7,713.3	6,997	6,955	6,657	6,419
Other	200.9	356.0	322	316	332	325
O. Human health and social work activities	16,985.5	18,198.0	16,453	16,104	17,169	15,342
Trade finance	9.0	-	0	0	0	-
Working capital	3,987.3	5,770.5	5,254	5,063	6,494	5,074
Fixed investment	8,221.6	9,266.6	8,409	8,335	8,073	7,822
Construction Financing	4,685.6	3,045.5	2,608	2,535	2,371	2,304
Other	82.0	115.5	183	171	231	142
P. Arts, entertainment, and recreation	1,889.4	1,723.3	1,582	1,599	1,819	2,015
Trade finance	-	100.0	100	100	100	100
Working capital	1,013.3	1,006.7	965	983	1,009	1,009
Fixed investment	419.4	331.5	239	239	439	636
Construction Financing	448.5	267.9	262	262	255	255
Other	8.1	17.2	16	16	15	15
Q. Other service activities	71,460.8	51,182.4	50,014	50,742	54,315	52,805
Trade finance	2,946.3	1,733.2	2,152	2,074	2,049	2,075
Working capital	29,294.4	20,792.8	19,877	20,923	23,029	21,365
Fixed investment	28,726.6	22,484.3	23,064	24,286	25,346	25,330
Construction Financing	2,968.9	1,371.7	1,191	1,159	1,081	1,042
Other	7,524.6	4,800.4	3,731	2,300	2,810	2,993
Total	6,958,965.2	7,417,543.8	8,100,823.4	8,659,349.5	9,333,195.4	8,478,481.2

Source: Statistics and Data Services Department, SBP

Notes:

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

2. Islamic Financings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.

3. Construction financing is included in the type of finance with reference to IH&SMEFD Circular letter No. 10 of 2020 dated 15th July 2020 and Statistics and Data Services Department's Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.

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

5. Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf.

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees						
PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Oct-24	Nov-24	Dec-24	Jan-25
A. Agriculture, forestry, and fishing	27,080.4	49,720.2	52,383.4	53,506.8	57,927.6	55,872.5
Trade finance	-	30.2	41.3	54.0	40.0	24.6
Working capital	17,969.3	19,308.7	20,864.9	20,290.6	22,196.9	21,354.8
Fixed investment	5,811.4	18,682.3	19,348.8	19,993.1	20,639.5	19,714.3
Construction Financing	4.9	9.8	3.6	3.6	3.6	3.6
Other	3,294.8	11,689.2	12,124.8	13,165.4	15,047.5	14,775.1
B. Mining and quarrying	1,081.8	1,291.5	1,268.7	1,208.5	1,220.1	1,434.3
Trade finance	57.2	70.1	5.9	-	19.6	118.6
Working capital	618.1	685.5	615.9	574.6	661.6	636.1
Fixed investment	406.4	535.8	639.7	626.9	527.0	667.8
Construction Financing	-	-	-	-	-	-
Other	-	-	7.2	7.1	12.0	11.8
C. Manufacturing	205,450.3	203,147.9	222,190.6	236,040.1	253,158.5	241,600.8
Trade finance	25,080.8	21,504.3	22,113.4	22,057.0	22,421.0	22,453.7
Working capital	146,722.6	138,727.3	150,092.3	161,893.1	181,277.6	165,100.1
Fixed investment	30,238.4	36,905.9	43,954.8	46,022.9	42,858.8	47,523.6
Construction Financing	314.2	186.5	1,017.5	1,000.2	992.0	968.4
Other	3,094.3	5,823.9	5,012.7	5,066.9	5,609.0	5,554.9
D. Electricity, gas, steam and air conditioning supply	2,770.6	3,159.2	2,569.5	2,045.6	2,484.4	2,514.5
Trade finance	20.0	229.7	20.0	127.0	274.8	266.1
Working capital	2,325.3	2,491.3	2,189.0	1,316.8	1,767.1	1,796.0
Fixed investment	422.0	425.2	348.0	589.4	422.2	432.3
Construction Financing	-	-	-	-	-	-
Other	3.3	13.1	12.5	12.3	20.2	20.1
E. Water supply; sewerage, waste management and remediation activities	174.0	168.6	336.9	220.2	348.1	304.4
Trade finance	-	-	-	-	-	-
Working capital	48.2	25.4	190.3	67.8	192.4	59.4
Fixed investment	95.3	125.1	116.7	122.3	109.8	200.4
Construction Financing	-	-	-	-	-	-
Other	30.5	18.1	29.9	30.1	45.9	44.6
F. Construction	14,576.5	15,446.9	17,434.6	16,904.8	17,668.9	16,795.6
Trade finance	2.3	87.9	37.3	97.2	9.3	2.3
Working capital	5,676.6	4,757.8	5,208.1	4,764.4	5,813.7	4,822.0
Fixed investment	2,098.3	4,765.0	4,516.7	4,551.2	4,248.9	4,274.3
Construction Financing	6,621.5	5,559.8	7,422.8	7,245.5	7,329.4	7,444.5
Other	177.8	276.3	249.7	246.5	267.5	252.4
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	165,443.7	199,121.9	202,780.9	203,328.4	221,519.5	204,777.6
Trade finance	4,935.3	5,238.4	4,424.0	6,544.7	4,863.9	5,353.8
Working capital	119,169.2	124,250.3	116,761.2	115,334.6	134,113.3	115,692.8
Fixed investment	27,044.5	50,090.3	62,228.8	61,409.8	61,457.7	63,179.5
Construction Financing	155.0	227.6	167.6	162.5	160.6	167.3
Other	14,139.7	19,315.3	19,199.3	19,876.8	20,924.1	20,384.2
H. Transportation and storage	21,198.1	28,488.1	32,555.2	33,850.4	35,095.2	36,259.5
Trade finance	32.7	-	-	-	-	-
Working capital	1,938.1	2,031.5	2,345.8	2,109.8	2,286.0	2,299.1
Fixed investment	15,034.3	19,536.0	22,043.5	22,479.7	22,637.3	23,530.4
Construction Financing	209.3	160.7	153.7	142.4	138.3	146.8
Other	3,983.8	6,760.0	8,012.2	9,118.5	10,033.7	10,283.2
I. Accommodation and food service activities	5,493.1	5,192.5	5,197.6	5,219.3	6,551.8	6,109.4
Trade finance	25.6	27.5	25.8	25.8	81.1	79.3
Working capital	1,739.0	1,599.9	1,311.9	1,265.9	1,716.7	1,508.6
Fixed investment	1,407.5	1,849.2	1,901.5	1,802.4	2,497.8	2,320.2
Construction Financing	954.1	733.5	973.5	1,160.5	1,221.0	1,215.0
Other	1,366.9	982.4	985.1	964.7	1,035.2	986.3

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees						
PRIVATE SECTOR (BUSINESS)	Jun-23	Jun-24	Oct-24	Nov-24	Dec-24	Jan-25
J. Information and communication	5,085	4,879	5,300.4	5,105.0	5,194.6	6,328.3
Trade finance	132.386	91.044	64.6	70.7	65.9	73.8
Working capital	2,344	1,749	1,980.2	1,969.2	2,213.4	2,335.5
Fixed investment	2,289	2,788	3,023.3	2,837.4	2,689.4	3,600.0
Construction Financing	205.916	132.461	125.7	123.9	122.2	120.5
Other	113.017	118.523	106.6	103.9	103.8	198.6
K. Real estate activities	2,013	2,420	2,307.1	2,208.5	2,290.8	2,264.1
Trade finance	-	-	33.8	8.1	-	-
Working capital	341.207	422.027	416.3	453.0	433.5	425.1
Fixed investment	1,224	1,390	1,469.1	1,329.0	1,381.3	1,458.7
Construction Financing	412.432	579.961	346.7	378.4	387.2	342.7
Other	34.898	27.917	41.2	40.0	88.8	37.5
L. Professional, scientific and technical activities	18,461	18,416	15,835.2	16,257.9	15,814.5	12,978.5
Trade finance	1,760	1,608	986.6	1,053.9	685.5	1,046.0
Working capital	10,548	8,232	9,799.2	10,206.8	10,748.3	8,372.3
Fixed investment	6,098	8,106	4,456.4	4,411.8	4,289.2	3,450.4
Construction Financing	5,262	5,262	5.3	-	-	-
Other	50	464.683	587.8	585.4	91.5	109.8
M. Administrative and support service activities	10,109	8,151	9,488.5	10,431.0	10,516.5	10,915.1
Trade finance	412.02	394.32	372.0	316.4	223.8	208.3
Working capital	4,528	4,619	5,339.7	6,114.8	6,577.9	6,639.1
Fixed investment	2,159	2,821	3,453.1	3,668.3	3,396.9	3,758.0
Construction Financing	-	-	-	-	-	-
Other	3,011	317	323.7	331.6	318.0	309.6
N. Education	2,991	3,800	3,718.0	3,810.0	4,068.8	4,070.0
Trade finance	11.126	6.676	-	15.0	15.0	-
Working capital	1164.788	1,362	1,117.6	1,251.3	1,431.8	1,366.9
Fixed investment	1,463	1,803	1,979.1	1,937.1	2,001.7	2,102.2
Construction Financing	150.86	272.284	299.2	290.6	288.5	275.4
Other	200.872	355.993	322.1	316.0	331.8	325.4
O. Human health and social work activities	2,796	2,555	2,683.5	2,816.0	2,871.3	2,964.3
Trade finance	9.0	-	0.0	0.0	0.0	-
Working capital	1,198.8	891	769.2	736.8	974.6	907.0
Fixed investment	1,395.8	1,471	1,721.2	1,702.3	1,499.2	1,588.4
Construction Financing	114.182	81.142	82.2	264.1	256.4	330.7
Other	77.895	111.382	110.8	112.9	141.2	138.2
P. Arts, entertainment, and recreation	258.393	367.231	345.1	356.2	400.2	378.4
Trade finance	0	100	100.0	100.0	100.0	100.0
Working capital	145.055	145.137	115.5	113.4	163.0	144.2
Fixed investment	102.303	102.815	111.7	125.3	120.2	117.4
Construction Financing	2.886	2.102	1.9	1.9	1.7	1.7
Other	8.149	17.177	15.9	15.6	15.3	15.0
Q. Other service activities	31,020	23,791	23,369.9	24,077.9	25,875.4	24,365.7
Trade finance	89.533	47.872	51.1	90.1	86.9	151.1
Working capital	9,591	7,727	7,417.4	8,065.4	9,386.1	7,725.6
Fixed investment	19,721	14,723	14,647.6	14,800.0	15,244.4	15,404.0
Construction Financing	53.316	202.901	159.6	121.1	118.5	42.3
Other	1,565	1,090	1,094.2	1,001.2	1,039.5	1,042.7
Total	516,001	570,116	599,765.3	617,386.7	663,006.2	629,932.7

Source: Statistics and Data Services Department, SBP

Notes:

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

3.15 Disbursement and Utilization of Advances-Province/Region wise

Billion Rupees											
Period	Province/ Region	Disbursements	%	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
				Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	(%)	
Jul-Sep-2024	Punjab	4,925.4	38.6	4,508.0	91.5	350.2	7.1	423.8	4,858.3	39.4	100.1
	Sindh	6,377.1	50.0	5,476.1	85.9	976.1	15.3	178.5	6,452.3	45.2	88.7
	KPK	61.9	0.5	58.0	93.8	3.6	5.8	491.5	61.6	4.4	888.3
	Balochistan	10.1	0.1	9.7	95.6	0.4	3.9	118.9	10.1	1.0	1,273.1
	Islamabad	1,370.4	10.7	1,081.5	78.9	281.2	20.5	149.5	1,362.8	9.8	89.8
	Gilgit-Baltistan	5.2	0.0	5.1	98.2	0.1	1.7	0.0	5.2	0.0	99.2
	AJK	9.7	0.1	9.7	100.0	0.0	0.0	0.7	9.7	0.1	107.6
Total		12,759.8	100.0	11,148.1	87.4	1,611.6	12.6	1,363.0	12,759.8	100.0	-
Apr-Jun-2024	Punjab	4,890.1	41.7	4,631.1	94.7	259.0	5.3	254.8	4,885.9	41.6	99.9
	Sindh	5,394.7	46.0	5,098.3	94.5	296.4	5.5	194.8	5,293.1	45.1	98.1
	KPK	126.0	1.1	122.8	97.5	3.2	2.5	40.4	163.2	1.4	129.6
	Balochistan	9.8	0.1	9.7	99.1	0.1	0.9	90.4	100.0	0.9	1,025.9
	Islamabad	1,294.3	11.0	1,150.2	88.9	144.1	11.1	119.7	1,269.9	10.8	98.1
	Gilgit-Baltistan	4.4	0.0	4.3	97.8	0.1	2.2	1.9	6.2	0.1	140.9
	AJK	16.7	0.1	16.7	100.0	0.0	0.1	0.9	17.6	0.2	105.2
Total		11,735.9	100.0	11,033.0	94.0	702.9	6.0	702.9	11,735.9	100.0	-
Jan-Mar-2024	Punjab	4,961.9	41.7	4,762.0	96.0	199.9	4.0	427.9	5,190.0	43.6	104.6
	Sindh	5,516.7	46.4	5,078.0	92.1	438.7	8.0	127.4	5,205.4	43.8	94.4
	KPK	87.3	0.7	84.0	96.2	3.3	3.8	38.4	122.4	1.0	140.2
	Balochistan	9.9	0.1	9.7	97.8	0.2	2.2	84.5	94.1	0.8	953.2
	Islamabad	1,303.7	11.0	1,168.4	89.6	135.3	10.4	98.1	1,266.5	10.6	97.1
	Gilgit-Baltistan	4.1	0.0	4.0	98.7	0.1	1.4	0.1	4.1	0.0	100.1
	AJK	10.3	0.1	10.3	100.0	0.0	-	1.1	11.4	0.1	110.5
Total		11,893.8	100.0	11,116.4	93.5	777.4	6.5	777.4	11,893.8	100.0	-

Source: Statistics and Data Services Department, SBP

Notes:

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

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

Billion Rupees							
Place of disbursement	Place of Utilization	Jan-Mar-24		Apr-Jun-24		Jul-Sep-24 ⁴	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,762.84	95.97	4,631.09	94.70	4,588.81	92.79
	Sindh	107.80	2.17	154.04	3.15	150.40	3.10
	KPK	5.60	0.11	6.10	0.12	34.94	0.72
	Balochistan	0.41	0.01	0.61	0.01	28.50	0.59
	Islamabad	85.25	1.72	97.71	2.00	135.92	2.80
	Gilgit-Balistan	0.03	-	0.15	-	0.02	0.00
	AJK	0.78	0.02	0.41	0.01	0.45	0.01
Punjab Total		4,961.90	100.00	4,890.10	100.00	4,858.25	100.00
Sindh	Punjab	330.50	5.99	167.47	3.10	327.94	5.29
	Sindh	5,078.04	92.05	5,098.28	94.51	5,476.14	88.27
	KPK	12.79	0.23	17.32	0.32	320.60	5.17
	Balochistan	83.82	1.52	89.76	1.66	67.14	1.08
	Islamabad	11.27	0.20	19.68	0.36	11.54	0.19
	Gilgit-Balistan	0.01	-	1.75	0.03	0.01	0.00
	AJK	0.26	-	0.42	0.01	0.28	0.00
Sindh Total		5,516.69	100.00	5,394.68	100.00	6,293.66	100.00
KPK	Punjab	0.10	0.12	0.10	0.08	0.06	0.09
	Sindh	1.66	1.91	0.90	0.71	1.51	2.45
	KPK	83.98	96.22	122.76	97.46	58.02	94.22
	Balochistan	-	-	-	-	0.03	0.05
	Islamabad	1.53	1.75	2.20	1.75	1.95	3.16
	Gilgit-Balistan	-	-	-	-	-	-
	AJK	-	-	0.01	0.01	0.01	0.02
KPK Total		87.27	100.00	125.97	100.00	61.58	100.00
Balochistan	Punjab	-	-	0.00	0.04	0.00	0.03
	Sindh	0.22	2.23	0.08	0.82	0.39	3.91
	KPK	-	-	-	-	-	-
	Balochistan	9.66	97.77	9.67	99.14	9.65	96.06
	Islamabad	-	-	-	-	-	-
	Gilgit-Balistan	-	-	-	-	-	-
	AJK	-	-	-	-	0.00	-
Balochistan Total		9.88	100.00	9.75	100.00	10.05	100.00
Islamabad	Punjab	97.31	7.46	87.28	6.74	95.82	7.83
	Sindh	17.72	1.36	39.81	3.08	26.21	1.92
	KPK	19.99	1.53	17.01	1.31	135.96	9.98
	Balochistan	0.25	0.02	-	-	23.22	1.70
	Islamabad	1,168.36	89.62	1,150.18	88.86	1,081.55	79.36
	Gilgit-Balistan	0.01	-	0.00	-	0.01	0.00
	AJK	0.04	-	0.03	-	-	-
Islamabad Total		1,383.69	100.00	1,294.31	100.00	1,362.77	100.00
Gilgit-Balistan	Punjab	0.00	-	0.00	-	0.00	0.03
	Sindh	-	-	-	-	-	-
	KPK	0.01	0.14	0.01	0.17	0.01	0.19
	Balochistan	0.01	0.15	0.00	-	0.00	0.00
	Islamabad	0.04	1.05	0.09	2.03	0.08	1.56
	Gilgit-Balistan	4.03	98.65	4.33	97.80	5.07	98.21
	AJK	-	-	-	-	-	-
Gilgit-Balistan Total		4.09	100.00	4.42	100.00	5.16	100.00
AJK	Punjab	-	-	0.00	-	0.00	0.02
	Sindh	-	-	-	-	0.00	0.00
	KPK	-	-	0.00	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.00	-	0.01	0.05	0.00	0.00
	Gilgit-Balistan	-	-	-	-	-	-
	AJK	10.28	100.00	16.70	99.95	9.68	99.97
AJK Total		10.28	100.00	16.71	100.00	9.68	100.00
Grand Total		11,893.8		11,735.9		12,511.1	

Source: Statistics and Data Services Department, SHP

Notes:

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

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

Billion Rupees

Place of Utilization	Place of Disbursement	Jan-Mar-24		Apr-Jun-24		Jul-Sep-24 ^a	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,762.04	91.75	4,631.09	94.78	4,508.01	91.41
	Sindh	330.50	6.37	167.47	3.43	327.94	6.65
	KPK	0.10	-	0.10	-	0.06	-
	Balochistan	-	-	0.00	-	0.00	-
	Islamabad	97.31	1.88	87.28	1.79	95.82	1.94
	Gilgit-Baltistan	0.00	-	0.00	-	0.00	-
Punjab Total		5,189.96	100.00	4,885.94	100.00	4,931.83	100.00
Sindh	Punjab	107.80	2.07	154.04	2.91	150.40	2.66
	Sindh	5,078.04	97.55	5,098.28	96.32	5,476.14	96.84
	KPK	1.66	0.03	0.90	0.02	1.51	0.03
	Balochistan	0.22	-	0.08	-	0.39	0.01
	Islamabad	17.72	0.34	39.81	0.75	26.21	0.46
	Gilgit-Baltistan	-	-	-	-	-	-
Sindh Total		5,205.44	100.00	5,293.10	100.00	5,654.65	100.00
KPK	Punjab	5.60	4.57	6.10	3.74	34.94	6.36
	Sindh	12.79	10.45	17.32	10.61	320.60	58.34
	KPK	83.98	68.63	122.76	75.23	58.02	10.56
	Balochistan	-	-	-	-	-	-
	Islamabad	19.99	16.34	17.01	10.42	135.96	24.74
	Gilgit-Baltistan	0.01	-	0.01	-	0.01	-
KPK Total		122.36	100.00	163.19	100.00	549.54	100.00
Balochistan	Punjab	0.41	0.44	0.61	0.61	28.50	22.17
	Sindh	83.82	89.04	89.76	89.73	67.14	52.23
	KPK	-	-	-	-	0.03	0.03
	Balochistan	9.66	10.26	9.67	9.66	9.65	7.51
	Islamabad	0.25	0.27	-	-	23.22	18.07
	Gilgit-Baltistan	0.01	0.01	0.00	-	0.00	0.00
Balochistan Total		94.14	100.00	100.04	100.00	128.55	100.00
Islamabad	Punjab	85.25	6.73	97.71	7.69	135.92	11.04
	Sindh	11.27	0.89	19.68	1.55	11.54	0.94
	KPK	1.53	0.12	2.20	0.17	1.95	0.16
	Balochistan	-	-	-	-	-	-
	Islamabad	1,168.36	92.25	1,150.18	90.58	1,081.55	87.86
	Gilgit-Baltistan	0.04	-	0.09	0.01	0.08	0.01
Islamabad Total		1,266.46	100.00	1,269.87	100.00	1,231.04	100.00
Gilgit-Baltistan	Punjab	0.03	0.79	0.15	2.47	0.02	0.46
	Sindh	0.01	0.29	1.75	28.08	0.01	0.28
	KPK	-	-	-	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	0.36	0.00	0.04	0.01	0.21
	Gilgit-Baltistan	4.03	98.56	4.33	69.41	5.07	99.05
Gilgit-Baltistan Total		4.09	100.00	6.23	100.00	5.12	100.00
AJK	Punjab	0.78	6.86	0.41	2.32	0.45	4.33
	Sindh	0.26	2.26	0.42	2.41	0.28	2.67
	KPK	-	-	0.01	0.07	0.01	0.13
	Balochistan	-	-	-	-	0.00	0.00
	Islamabad	0.04	0.35	0.03	0.14	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
AJK Total		10.28	90.53	16.70	95.05	9.68	92.88
Grand Total		11,893.80	-	11,735.94	-	12,511.14	-

Source: Statistics and Data Services Department, SBP

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

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

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

Billion Rupees

Provinces/ Regions	Borrower	Mar-24			Jun-24			Sep-24 [*]		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	-	-	-	-	3.53	3.53	-	0.93	0.93
	Government	1.92	890.93	892.85	2.06	972.95	975.01	0.29	722.13	722.42
	Non-Financial Public Sector Enterprises	-	2,206.23	2,206.23	-	2,397.99	2,397.99	10.64	2,420.97	2,431.61
	NBFCs & Financial Auxiliaries	0.00	237.80	237.80	0.00	254.88	254.88	2.11	447.93	450.04
	Private Sector (Business)	297.95	6,821.69	7,119.64	311.91	6,973.22	7,285.13	307.11	6,788.08	7,095.19
	Trust Funds & Non Profit Organizations	0.06	15.50	15.56	0.46	14.60	15.07	0.45	13.30	13.75
	Personal/Individuals	80.88	1,041.10	1,121.98	79.62	1,055.96	1,135.57	97.35	1,061.64	1,158.99
	Others	0.71	0.59	1.30	0.69	1.75	2.44	0.52	0.57	1.10
	Total	381.52	11,213.83	11,595.35	394.74	11,674.87	12,069.61	418.47	11,455.56	11,874.02
Punjab	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	353.58	353.58	-	313.29	313.29	-	127.38	127.38
	Non-Financial Public Sector Enterprises	-	854.34	854.34	-	1,001.71	1,001.71	-	977.57	977.57
	NBFCs & Financial Auxiliaries	-	40.00	40.00	-	42.72	42.72	-	38.51	38.51
	Private Sector (Business)	197.29	3,017.58	3,214.86	211.22	3,035.30	3,246.52	204.60	2,944.06	3,148.65
	Trust Funds & Non Profit Organizations	0.06	6.82	6.88	0.46	6.46	6.92	0.45	5.53	5.98
	Personal/Individuals	34.52	340.12	374.65	34.57	335.83	370.39	36.43	359.38	395.81
	Others	0.54	0.00	0.54	0.52	0.12	0.64	0.52	0.00	0.53
	Total	232.41	4,612.44	4,844.85	246.77	4,735.43	4,982.20	242.00	4,452.43	4,694.43
Sindh	Foreign Constituents	-	-	-	-	3.53	3.53	-	0.93	0.93
	Government	1.92	167.79	169.71	2.06	286.89	288.95	0.29	225.33	225.62
	Non-Financial Public Sector Enterprises	-	1,030.90	1,030.90	-	1,068.93	1,068.93	10.64	1,140.97	1,151.61
	NBFCs & Financial Auxiliaries	0.00	159.53	159.53	0.00	143.68	143.68	2.11	337.51	339.62
	Private Sector (Business)	39.19	3,001.02	3,040.22	38.93	3,066.71	3,105.64	57.53	3,043.63	3,101.16
	Trust Funds & Non Profit Organizations	-	3.51	3.51	-	3.20	3.20	-	3.37	3.37
	Personal/Individuals	28.80	606.42	635.22	27.92	625.94	653.86	48.26	619.97	668.23
	Others	-	0.59	0.59	-	1.63	1.63	-	0.57	0.57
	Total	69.92	4,969.76	5,039.67	68.90	5,200.51	5,269.42	118.83	5,372.27	5,491.10
Khyber Pakhtunkhwa	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	0.01	0.01	-	0.01	0.01	-	-	-
	Non-Financial Public Sector Enterprises	-	27.80	27.80	-	17.80	17.80	-	17.80	17.80
	NBFCs & Financial Auxiliaries	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector (Business)	51.73	66.53	118.26	51.83	70.63	122.46	35.52	69.96	105.49
	Trust Funds & Non Profit Organizations	-	0.21	0.21	-	0.01	0.01	-	0.01	0.01
	Personal/Individuals	6.73	51.30	58.02	6.51	50.50	57.01	6.88	38.41	45.29
	Others	-	-	-	-	-	-	-	-	-
	Total	58.45	145.90	204.36	58.34	139.01	197.34	42.41	126.23	168.64
Balochistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	1.93	1.93	-	1.63	1.63	-	0.00	0.00
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	4.57	5.45	10.02	4.59	5.98	10.57	4.29	5.64	9.93
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	7.99	5.27	13.26	7.74	5.08	12.82	2.65	2.89	5.55
	Others	0.17	-	0.17	0.17	-	0.17	-	-	-
	Total	12.73	12.66	25.39	12.50	12.70	25.20	6.94	8.54	15.48
Islamabad	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	367.62	367.62	-	371.13	371.13	-	369.43	369.43
	Non-Financial Public Sector Enterprises	-	293.19	293.19	-	309.55	309.55	-	284.63	284.63
	NBFCs & Financial Auxiliaries	-	38.21	38.21	-	68.42	68.42	-	71.85	71.85
	Private Sector (Business)	0.37	708.40	708.77	0.41	767.47	767.88	0.40	699.47	699.87
	Trust Funds & Non Profit Organizations	-	4.96	4.96	-	4.93	4.93	-	4.39	4.39
	Personal/Individuals	0.38	31.96	32.34	0.37	32.83	33.20	0.44	34.98	35.42
	Others	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00
	Total	0.74	1,444.35	1,445.09	0.78	1,554.33	1,555.11	0.85	1,464.75	1,465.60

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

Provinces/ Regions	Borrower	Billion Rupees								
		Mar-24			Jun-24			Sep-24 ¹		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	3.40	3.15	6.55	3.48	3.16	6.64	3.35	2.40	5.75
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.56	1.46	2.02	0.66	1.50	2.16	0.70	2.17	2.87
	Others	-	-	-	-	-	-	-	-	-
	Total	3.96	4.60	8.56	4.14	4.66	8.80	4.04	4.57	8.61
AJK	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	1.41	19.55	20.96	1.45	23.96	25.41	1.43	22.92	24.34
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	1.90	4.57	6.47	1.85	4.28	6.14	1.98	3.85	5.83
	Others	-	-	-	-	-	-	-	-	-
	Total	3.31	24.12	27.43	3.31	28.24	31.55	3.40	26.77	30.17

Source: Statistics and Data Services Department, SBP

"Urban area" means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.

"Outstanding Advances" mean the advances/loans recoverable at the end of the period (31st March, 30th June or 30th September). Advances includes all type of advances except interbank placements and is the amount of money borrowed from banks for a period of time at a rate of interest and at terms of repayments as agreed between the borrower and the banks backed by a collateral.

Foreign Constituents: This covers the transactions with the non-residents working in our economy. This includes Officials (Embassies consulates, foreign missions), Business (Corporations working in Pakistan for short periods as construction companies) and Personals (Students, travelers).

Government: This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).

Similarly, disbursements to eight main borrowers (Foreign Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

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

NBFCs & Fin Aux.: NBFCs (Nonbank Financial Companies) & Fin Aux.(Financial Auxiliaries) are categorized into groups of development finance institutions, leasing companies, investment banks, modaraba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

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

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

Personal: This includes Bank Employees and Consumer Financing which are classified under advances, while in case of deposits, Salaried Persons, Self employed and Other Persons (House-wives, students etc) are included.

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

Note:

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

**3.19 Agricultural Loans by Category-Province/ Region wise
(Disbursements and Outstanding)**

Amount in Million Rupees

Period/Provinces	Farm Sector								
	Subsistence Holding			Economic Holding			Above Economic Holding		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY23									
Jul-Jun									
Punjab	767,645	252,633.6	174,867.9	49,537	106,674.4	46,628.1	8,474	390,950.9	78,617.2
Sindh	165,865	110,405.6	52,484.8	11,699	19,623.4	12,246.6	1,773	59,436.3	15,017.6
Khyber Pakhtunkhwa	25,100	8,264.3	7,415.3	3,007	3,856.8	2,377.2	556	6,272.1	2,907.2
Balochistan	5,266	2,732.2	2,951.7	247	573.7	528.2	67	796.5	399.1
Azad Jammu Kashmir	2,280	596.0	442.8	14	27.5	66.0	14	2,970.6	541.5
Gilgit Baltistan	4,703	932.8	909.8	7	18.2	17.8	16	36.8	25.9
All Pakistan	970,939	375,564.5	239,072.2	64,511	138,773.9	61,863.9	10,980	460,463.3	97,588.5
FY24									
Jul-Sep									
Punjab	147,697	65,494.0	172,750.2	20,008	29,114.8	51,752.9	3,559	84,188.6	74,856.6
Sindh	33,859	28,256.3	50,890.8	5,932	6,724.0	13,067.3	928	12,114.3	17,174.9
Khyber Pakhtunkhwa	32,030	18,772.6	6,925.7	1,025	862.2	2,718.4	225	1,662.5	2,037.5
Balochistan	2,379	1,051.1	3,512.6	83	110.7	538.5	43	132.0	407.8
Azad Jammu Kashmir	631	198.7	472.3	15	40.0	71.4	11	604.9	470.2
Gilgit Baltistan	800	344.9	1,072.0	5	2.1	11.9	5	25.4	26.1
All Pakistan	217,396	114,117.5	235,623.5	27,068	36,853.8	68,160.4	4,771	98,727.7	94,973.1
Jul-Dec									
Punjab	358,211	152,479.6	189,104.3	33,600	67,247.4	58,651.5	5,509	225,371.3	83,787.7
Sindh	68,666	57,623.1	49,255.1	8,487	16,967.2	14,350.4	1,490	48,282.4	19,942.0
Khyber Pakhtunkhwa	40,793	23,550.9	8,463.5	1,886	2,012.5	3,080.6	376	4,079.9	3,077.0
Balochistan	3,743	2,718.9	4,283.7	174	396.7	585.3	102	632.1	416.0
Azad Jammu Kashmir	1,350	664.6	621.0	43	110.4	71.6	11	1,476.8	260.5
Gilgit Baltistan	1,697	987.8	1,520.3	7	11.6	16.1	11	59.0	25.1
All Pakistan	474,460	238,024.8	253,247.9	44,197	86,745.8	76,755.5	7,499	279,901.4	107,588.3
Jul-Mar									
Punjab	519,793	228,193.2	182,461.8	41,762	95,547.3	56,958.7	6,772	306,185.1	82,703.9
Sindh	91,782	81,142.3	48,200.1	10,466	24,003.6	13,871.5	1,737	89,889.5	18,665.2
Khyber Pakhtunkhwa	47,913	29,249.4	9,231.1	2,643	2,914.2	2,992.7	500	9,445.8	7,141.4
Balochistan	5,479	3,929.2	4,056.0	217	512.1	573.9	203	1,073.0	590.6
Azad Jammu Kashmir	1,839	823.4	522.7	77	202.9	91.4	11	2,209.5	229.4
Gilgit Baltistan	2,452	1,243.9	1,229.4	7	13.9	10.9	17	92.7	25.6
All Pakistan	669,258	344,581.4	245,701.2	55,172	123,194.1	74,499.0	9,240	408,895.6	109,356.1
Jul-Jun									
Punjab	673,208	319,017.1	199,809.7	51,654	130,716.5	63,527.6	8,026	440,536.1	89,251.5
Sindh	119,260	111,281.4	55,607.8	12,652	33,722.5	15,130.0	2,216	116,021.0	21,889.7
Khyber Pakhtunkhwa	52,970	31,990.7	8,324.1	3,229	3,779.5	3,030.0	569	10,603.0	3,001.5
Balochistan	6,193	4,876.1	4,087.9	306	750.7	647.4	239	1,268.6	574.8
Azad Jammu Kashmir	2,353	959.9	515.9	96	223.1	92.6	12	3,345.6	271.2
Gilgit Baltistan	2,726	1,377.7	1,230.7	10	23.6	18.1	21	111.9	35.9
All Pakistan	856,718	469,503.0	269,576.2	67,947	169,215.9	82,445.6	11,083	571,886.2	115,824.5

**3.19 Agricultural Loans by Category-Province/ Region wise
(Disbursements and Outstanding)**

Amount in Million Rupees

Period/Provinces	Non-Farm Sector						Overall		
	Small Farm			Large Farm			Farm & Non Farm		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY23									
Jul-Jun									
Punjab	1,042,051	202,914.4	175,307.7	68,440	483,527.4	117,417.0	1,936,147	1,436,700.6	592,917.9
Sindh	171,227	31,260.0	33,075.4	2,123	70,685.8	17,310.5	352,687	291,411.1	130,135.0
Khyber Pakhtunkhwa	35,977	12,424.6	9,871.0	1,460	2,960.2	2,170.2	66,100	33,778.1	24,740.9
Balochistan	1,366	470.3	828.3	60	218.8	133.5	7,606	4,791.5	4,840.7
Azad Jammu Kashmir	12,404	2,521.2	1,956.6	67	203.2	226.2	14,779	6,318.6	3,233.1
Gilgit Baltistan	7,449	1,329.1	1,675.0	1106	638.8	1,537.7	13,361	2,955.7	4,166.3
All Pakistan	1,270,474	250,919.6	222,794.2	73,256	558,234.1	138,795.3	2,390,689	1,775,955.5	768,634.0
FY24									
Jul-Sep									
Punjab	214,489	54,678.9	182,541.7	14,509	163,742.2	113,971.7	400,262	397,218.4	595,873.1
Sindh	29,819	8,596.2	34,382.1	551	16,789.0	16,733.7	71,089	72,479.8	132,248.8
Khyber Pakhtunkhwa	8,748	3,310.1	10,317.8	289	960.5	2,252.1	42,317	25,567.8	24,251.4
Balochistan	189	92.3	583.6	30	401.6	147.5	2,724	1,787.7	5,190.0
Azad Jammu Kashmir	1,963	491.8	2,005.2	12	37.5	163.6	2,632	1,372.9	3,182.7
Gilgit Baltistan	1,912	331.8	1,773.0	188	208.6	1,469.0	2,910	912.7	4,351.9
All Pakistan	257,120	67,501.0	231,603.3	15,579	182,139.3	134,737.6	521,934	499,339.3	765,897.9
Jul-Dec									
Punjab	446,351	104,632.6	195,634.2	29,076	325,476.6	115,749.4	872,747	875,207.5	642,927.0
Sindh	71,388	18,013.5	36,668.7	1,283	39,792.7	17,587.3	151,314	180,678.9	137,803.4
Khyber Pakhtunkhwa	18,277	6,887.4	11,230.0	541	2,472.6	2,372.8	61,873	39,003.2	28,224.0
Balochistan	396	270.6	579.7	140	1,089.7	158.0	4,555	5,108.0	6,022.7
Azad Jammu Kashmir	4,501	1,113.4	2,108.1	50	178.6	146.0	5,955	3,543.9	3,207.3
Gilgit Baltistan	4,183	739.9	1,760.4	420	493.5	1,434.6	6,318	2,291.7	4,756.4
All Pakistan	545,096	131,657.4	247,881.0	31,510	369,583.6	137,448.1	1,182,762	1,185,833.0	822,940.7
Jul-Mar									
Punjab	668,691	145,402.5	195,888.5	40,670	494,484.6	115,404.5	1,277,688	1,269,812.7	633,417.4
Sindh	116,192	28,577.8	39,144.5	1,756	71,526.8	18,634.0	221,933	295,139.9	138,595.4
Khyber Pakhtunkhwa	26,184	10,042.1	11,289.4	778	3,133.9	2,493.8	78,018	54,785.4	33,148.4
Balochistan	533	359.7	610.8	221	1,379.3	205.1	6,653	7,253.3	6,036.5
Azad Jammu Kashmir	7,799	1,778.8	2,158.9	62	203.5	126.9	9,788	5,218.1	3,129.3
Gilgit Baltistan	6,068	1,056.1	1,825.7	528	602.0	1,360.5	9,072	3,008.6	4,452.1
All Pakistan	825,467	187,217.0	250,917.9	44,015	571,336.1	138,214.8	1,603,152	1,635,218.1	818,689.0
Jul-Jun									
Punjab	842,389	209,645.3	205,722.8	53,009	631,966.7	117,458.0	1,628,286	1,731,881.7	675,769.6
Sindh	153,213	38,509.3	43,221.4	2,193	99,339.4	18,841.9	289,534	398,873.5	154,690.7
Khyber Pakhtunkhwa	33,564	12,877.5	11,995.2	2,239	3,885.0	2,632.7	92,571	63,135.7	28,983.4
Balochistan	2,393	2,307.8	2,160.3	495	2,039.0	355.0	9,626	11,242.3	7,825.5
Azad Jammu Kashmir	9,327	2,313.3	2,316.4	64	211.9	119.4	11,852	7,053.8	3,315.5
Gilgit Baltistan	6,963	1,256.5	1,755.5	696	749.2	1,359.6	10,416	3,519.0	4,399.6
All Pakistan	1,047,849	266,909.7	267,171.5	58,696	738,191.2	140,766.5	2,042,285	2,215,706.0	874,984.3

Source: Agriculture Credit & Financial Inclusion Department

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

Farm (Crop) Sector								
Purpose	Million Rupees							
	Subsistence Holdings		Economic Holdings		Above Economic Holdings		Total	
	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed
Production Loans	829,931	411,207.5	57,670	142,625.0	9,275	367,412.1	896,876	921,244.6
All Crops Loan (Excluding Veg & Fruits)	811,690	267,445.4	54,564	119,429.2	7,221	96,143.5	873,475	483,018.1
Vegetables	1,997	10,926.3	1,679	7,979.5	671	16,549.5	4,347	35,455.2
Fruits/Orchards	1,254	1,803.8	1,115	4,896.6	202	3,004.9	2,571	9,705.3
Flowers/Ornamental Plants	-	-	1	40.5	6	227.8	7	268.4
Others	14,990	131,032.1	311	10,279.2	1,175	251,486.4	16,476	392,797.7
Development Loans	23,788	50,581.6	9,065	24,332.5	1,225	54,765.0	34,078	129,679.1
Plough Cattle	-	-	-	-	-	-	-	-
Tube wells	1,685	3,152.0	2,210	5,162.0	219	1,164.6	4,114	9,478.7
Sprinkle & Trickle Irrigation	-	1.6	-	-	3	313.1	3	314.7
Tractors	14,782	33,298.3	5,424	13,313.2	381	1,647.2	20,587	48,258.6
Orchards	1,046	940.3	546	1,615.3	58	986.4	1,650	3,542.0
Farm Transportation	1,410	5,103.0	15	54.1	28	75.7	1,453	5,232.7
Godown/Silos	2,244	1,925.4	282	496.0	93	743.8	2,619	3,165.3
Land Improvement	527	295.2	35	14.3	-	-	562	309.5
Farm Machinery	908	2,787.5	399	2,847.9	146	967.7	1,453	6,603.1
High Quality Seed Processing Units	10	231.8	3	24.5	65	4,652.5	78	4,908.8
Green House/ Tunnel Farming	5	0.8	2	4.0	1	234.6	8	239.3
Cold Storage	39	898.8	22	471.7	116	1,952.5	177	3,323.0
Others NGOs	1,132	1,947.1	127	329.4	115	42,026.9	1,374	44,303.4
Corporate Farming	2,991	7,713.9	1,212	2,258.4	583	149,709.1	4,786	159,681.4
Production Loans	2,991	7,713.9	1,212	2,258.4	582	145,527.3	4,785	155,499.6
Development Loans	-	-	-	-	1	4,181.8	1	4,181.8
Total	856,719	469,503.0	67,947	169,215.9	11,083	571,886.2	935,740	1,210,605.1

Non- Farm (Non-Crop) Sector

(Million Rupees)

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

Source: Agriculture Credit & Financial Inclusion Department, SBP

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

End period: Million Rupees

ECONOMIC GROUPS	2024								
	Mar			Jun			Sep ¹		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
I. FOREIGN CONSTITUENTS	-	-	446.6	-	-	664.3	-	-	586.1
2. DOMESTIC CONSTITUENTS	104,205.4	40,058.7	217,101.3	118,963.1	28,328.4	215,147.5	112,648.9	39,401.5	247,648.8
I. GOVERNMENT	-	363.3	-	-	21.8	-	-	268.1	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	2,985.2	268.6	0.0	14,856.0	-	0.0	15,849.1	-	0.0
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	101,228.2	39,426.9	217,101.2	104,107.1	28,306.6	215,147.4	96,799.8	39,133.4	247,648.7
a. Agriculture, forestry and fishing	54.7	32.7	552.3	59.3	33.1	610.3	27.0	131.2	311.8
b. Mining and quarrying	-	2,004.3	444.7	16.0	1,321.7	-	-	1,321.7	-
c. Manufacturing	67,329.2	31,194.2	191,946.2	65,055.6	19,731.2	199,754.8	57,976.2	31,908.6	227,427.6
01 - Manufacture of food products	11,736.5	5,059.4	11,777.9	10,976.4	3,329.6	11,680.3	8,088.7	5,625.0	18,168.5
02 - Manufacture of beverages	972.8	465.3	9.8	972.8	468.2	8.3	100.0	465.3	21.1
03 - Manufacture of textiles	38,132.8	6,326.4	150,166.0	35,855.8	4,642.9	154,440.6	32,127.6	8,861.1	173,214.9
04 - Manufacture of wearing apparel	517.0	1,610.9	20,359.9	544.7	1,748.2	24,257.9	594.5	2,375.7	26,115.8
05 - Manufacture of leather and related products	20.7	1,787.8	4,289.3	10.5	699.6	3,390.2	21.6	938.2	3,029.4
06 - Manufacture of paper and paper products	25.0	405.7	24.4	-	273.8	102.4	-	697.8	98.6
07 - Manufacture of coke and refined petroleum products	1,113.8	6,562.5	-	478.8	1,239.9	-	563.0	2,013.0	-
08 - Manufacture of chemicals and chemical products	10,935.6	2,150.7	230.4	8,512.8	1,418.6	303.8	10,302.7	3,049.3	796.2
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	91.5	133.1	164.5	103.9	577.7	166.8	103.5	964.7	192.7
10 - Manufacture of rubber and plastics products	20.0	1,177.0	1,473.1	159.4	1,115.2	1,456.1	-	1,358.8	1,589.2
11 - Manufacture of other non-metallic mineral products	20.0	1,808.1	592.0	12.5	236.9	892.3	72.8	354.6	782.2
12 - Manufacture of basic metals	235.2	883.9	430.9	163.2	1,354.4	380.1	787.0	2,502.3	-
13 - Manufacture of fabricated metal products, except machinery and equipment	179.8	183.1	-	297.3	0.5	-	229.7	131.2	-
14 - Manufacture of computer, electronic and optical products	134.4	19.4	65.9	55.0	354.9	95.4	55.0	19.4	95.4
15 - Manufacture of electrical equipment	100.0	689.0	77.6	111.8	973.3	85.6	157.2	934.7	87.4
16 - Manufacture of machinery and equipment	0.2	64.4	302.7	-	69.3	297.8	21.1	47.2	337.6
17 - Manufacture of motor vehicles, trailers and semi-trailers	360.6	1,446.9	233.0	382.3	1,136.4	14.8	389.8	1,361.7	27.8
18 - Manufacture of furniture	10.0	136.4	-	10.0	-	-	10.0	13.2	-
19. Other manufacturing	2,723.3	284.2	1,757.7	6,408.5	92.1	2,182.4	3,552.1	195.5	2,070.9
d. Electricity, gas, steam and air conditioning supply	1,489.2	449.2	265.0	127.4	-	265.0	227.4	-	115.0
e. Water supply; sewerage, waste management and remediation activities	-	800.1	-	-	53.4	-	-	137.5	-
f. Construction	-	71.2	-	-	190.4	-	-	119.8	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	14,815.7	2,504.8	22,583.0	13,549.0	4,516.1	13,037.7	13,125.6	4,439.8	17,364.9
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0.5	31.1	-	0.5	99.6	47.2	66.8	31.1
02 - Wholesale trade, except of motor vehicles and motorcycles	4,310.3	2,118.4	4,793.5	4,324.2	4,282.7	4,472.3	4,219.2	3,799.1	4,352.3
03 - Retail trade, except of motor vehicles and motorcycles	10,505.4	386.0	17,758.4	9,224.8	233.0	8,465.7	8,659.3	573.8	12,981.5
h. Transportation and storage	38.7	1,772.2	168.0	5.7	1,772.2	172.4	7.0	576.2	168.0
i. Accommodation and food service activities	0.0	115.1	-	-	120.0	-	-	115.1	-
j. Information and communication	11,186.6	101.5	222.3	17,411.2	105.5	356.1	17,276.5	101.5	1,428.2
k. Real estate activities	-	-	22.5	-	-	-	-	-	-
l. Professional, scientific and technical activities	222.8	261.6	204.8	536.1	435.5	24.6	761.4	270.3	20.9
m. Administrative and support service activities	1,544.4	84.3	665.9	3,643.9	6.9	919.4	3,595.4	6.9	762.0
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	-	4.1	-	-	4.1	-	-	4.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	4,538.8	31.7	26.6	3,702.9	16.4	7.2	3,803.3	0.7	50.4
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
TOTAL	118,963.1	28,328.4	215,811.7	118,963.1	28,328.4	215,811.7	112,648.9	39,401.5	248,234.8

Source: Statistics and Data Services Department, SBP

Note:

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

3.22 Classification of Scheduled Banks' Investments in Securities and Shares

End period: Million Rupees

SECURITIES / SHARES	2024								
	Mar			Jun			Sep ^a		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	21,168,421.6	22,294,027.8	21,850,660.7	25,649,888.2	27,813,422.6	26,401,194.5	25,013,074.1	25,837,368.0	25,932,141.7
1) Treasury Bills	5,661,935.1	6,315,619.9	5,731,484.2	8,567,558.0	9,476,805.8	8,726,977.5	8,697,363.6	9,308,822.3	8,822,740.8
2) Pakistan Investment Bonds (PIBs)	15,490,072.6	15,961,190.4	16,102,296.3	17,079,494.0	17,533,780.7	17,671,330.9	16,291,613.3	16,504,450.3	17,083,574.2
a. Fixed Rate	4,844,645.0	5,108,376.5	5,008,678.6	5,251,521.6	5,550,293.2	5,443,118.0	4,953,583.9	4,963,336.9	5,274,808.9
b. Floating Rate	10,645,427.6	10,852,813.8	11,093,617.7	11,827,972.5	11,983,487.4	12,228,212.9	11,338,029.4	11,541,113.4	11,808,765.3
3) Others	16,414.0	17,217.5	16,880.2	2,836.1	2,836.1	2,886.1	24,097.3	24,095.3	25,826.6
II. Provincial Government	0.1	0.1	0.1	0.1	0.1	0.1	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	440,608.8	322,668.9	456,908.4	405,767.1	292,117.2	486,293.8	429,250.8	290,127.9	484,505.8
1) Quoted On The Stock Exchange	232,228.7	124,345.6	239,684.6	186,007.7	81,678.7	258,624.1	207,960.9	74,903.0	254,079.0
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	21,303.1	15,764.0	31,425.9	21,694.5	16,182.1	36,422.9	22,864.2	16,698.0	30,781.4
NFPSEs	26,993.3	10,061.8	25,884.3	27,134.0	10,372.2	33,911.4	29,609.8	7,853.0	34,556.9
Private Sector	106,446.6	37,836.7	139,380.5	106,205.6	39,956.2	140,735.2	114,092.3	34,375.3	140,928.1
2) Unquoted On The Stock Exchange	208,380.0	198,323.3	217,223.8	219,759.4	210,438.6	227,669.7	221,289.9	215,224.9	230,426.8
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	33,953.4	28,103.1	36,103.1	43,900.4	38,201.5	45,066.3	45,285.8	40,512.6	46,306.8
NFPSEs	105,355.3	105,247.9	105,355.3	128,539.6	128,424.1	137,376.9	27,728.6	27,614.9	36,608.7
Private Sector	6,369.2	4,435.8	9,379.8	6,413.7	5,072.6	8,296.5	8,920.7	7,549.5	9,868.5
V. DEBENTURES	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
VI. PARTICIPATION TERM CERTIFICATES	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
VII. CERTIFICATE OF INVESTMENTS	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2
VIII. TERM FINANCE CERTIFICATES	100,905.4	103,099.5	102,023.0	104,699.3	107,004.1	103,999.3	101,852.9	103,920.6	102,335.9
IX. MUTUAL FUNDS	16,248.3	12,121.6	14,007.7	10,905.4	10,852.7	11,901.4	12,311.4	12,257.8	13,127.5
X. OTHERS	6,875.8	6,875.8	7,408.3	2,196.3	2,196.3	2,237.2	2,153.8	2,153.8	2,261.7
XI. Islamic Banking Products - Investments	4,637,556.0	4,636,245.5	4,952,765.2	4,727,902.8	4,717,279.2	4,905,459.5	4,903,421.6	4,913,433.7	5,213,842.1
a. Government Islamic Securities	4,093,235.3	4,094,893.0	4,290,011.9	4,178,597.1	4,173,347.6	4,326,039.3	4,396,936.8	4,410,435.8	4,677,623.7
1. GOP Ijara Sukuk	4,051,712.4	4,050,942.6	4,247,573.3	4,144,297.5	4,134,379.0	4,289,991.9	4,336,837.1	4,344,137.8	4,615,342.7
a. Variable Rental Rate	2,743,845.9	2,736,796.4	2,875,475.4	2,875,001.1	2,854,324.1	3,002,776.7	2,976,530.7	2,979,051.4	3,217,778.4
b. Fixed Rental Rate	1,307,866.5	1,314,146.2	1,372,098.0	1,269,296.4	1,280,054.9	1,287,215.2	1,360,306.3	1,365,086.4	1,397,564.3
2. Bai Muajjal - Government	-	-	-	-	-	-	24,520.6	24,520.6	25,324.2
3. Islamic Naya Pakistan Certificate	41,522.9	43,950.4	42,438.6	34,299.6	38,968.6	36,047.4	35,579.2	41,777.5	36,956.9
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	502,413.8	499,385.1	614,990.7	507,629.3	503,608.0	536,499.2	468,564.9	468,438.1	493,338.0
1) Diminishing Musharaka Sukuk	147,975.1	144,608.9	155,486.8	149,352.3	147,290.5	153,881.7	123,096.6	118,921.8	128,876.4
2) Ijara Sukuk	190,191.6	187,698.7	289,688.3	198,871.0	196,382.7	215,185.5	187,606.5	187,524.6	200,001.0
3) Mudaraba Sukuk	12,356.2	12,365.6	12,822.4	10,931.9	10,940.6	11,183.0	10,378.7	10,382.3	10,861.3
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	151,890.9	154,711.8	156,993.2	148,474.0	148,994.1	156,249.0	147,483.2	151,609.4	153,599.3
c. Wakala Placements	1,976.9	1,976.9	1,976.9	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Mudarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	8,997.0	8,997.0	9,380.0	9,370.3	9,370.3	9,616.1	9,139.0	9,139.0	9,571.8
h. Other Islamic Mode of Investments	30,933.0	30,993.5	36,405.7	32,306.2	30,953.4	33,304.9	28,780.8	25,420.8	33,308.6
TOTAL	26,370,624.6	27,375,047.6	27,383,781.9	30,901,367.6	32,142,880.8	31,911,094.2	30,462,073.2	31,159,270.3	31,748,223.3

Source: Statistics and Data Services Department, SBP

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

		End period: Million Rupees		
RATE OF INTEREST		2023	2024	
		Sep	Jan	Sep ¹
00.00		6,910,442.3	7,821,139.9	7,689,982.5
01.00*		228,409.1	163,985.3	286,554.3
02.00*		143,352.1	139,925.2	176,839.9
03.00*		141,941.1	113,577.0	21,843.4
04.00*		29,404.7	25,651.9	31,816.3
05.00*		54,162.6	38,698.0	33,633.5
06.00*		19,227.0	7,289.1	69,638.8
07.00*		5,815.9	3,988.6	82,296.5
08.00		79,566.2	21,892.5	100,025.2
08.50		96,579.6	24,835.3	32,986.5
09.00		27,130.7	6,562.2	61,579.0
09.50		3,783.7	14,335.2	19,484.6
10.00		323.9	279.4	28,923.7
10.50		32,373.7	11,957.2	18,004.7
11.00		2,411.5	1,748.6	14,878.6
11.50		6,504.5	6,129.6	67,496.4
12.00		2,072.1	8,160.1	147,142.4
12.50		20,595.0	32,198.7	11,702.2
13.00		4,066.7	11,880.2	8,587.9
13.50		11,294.0	15,857.9	4,832.5
14.00		2,042.2	11,014.4	351,339.8
14.50		7,898.0	41,648.9	95,791.1
15.00		45,457.5	33,819.5	79,952.0
16.00		3,566.0	31,151.2	1,540,944.9
17.00		6,523.8	26,474.5	166,554.6
18.00		18,735.3	31,704.9	7,080,792.8
19.00		14,721.2	4,110.4	2,004,449.4
20.00		7,457.8	8,776.3	2,288,761.1
21.00		17,006.0	11,243.4	379,924.3
22.00		4,795.9	29,484.5	182,279.5
above 22.00		6,099.6	4,250.8	59,634.0
Total		19,598,452.0	22,912,721.5	23,138,672.3

Source: Statistics and Data Services Department, SBP

Notes:

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00 So on

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

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

Million Rupees

RATE OF RETURN	2023	2024	
	Sep	Jun	Sep*
00.00	2,353,346.1	2,843,294.1	2,901,440.0
01.00*	188,498.5	223,512.4	222,125.3
02.00*	78,238.5	78,813.8	84,162.3
03.00*	25,611.2	21,171.6	11,410.3
04.00*	5,152.2	6,445.2	8,341.6
05.00*	6,623.2	7,139.8	25,898.4
06.00*	911.0	1,382.5	78,595.2
07.00*	25,967.6	1,340.3	110,367.9
08.00	1,572.2	24,751.2	148,536.1
08.50	43,194.7	88,925.3	100,879.7
09.00	946.5	167.3	605,487.3
09.50	10,313.0	5,116.7	116,480.9
10.00	37,468.5	9,576.6	113,590.3
10.50	3,469.3	11,992.5	18,338.6
11.00	15,117.0	6,196.0	72,239.5
11.50	21,123.6	11,848.6	76,784.5
12.00	9,892.4	47,812.0	210,273.2
12.50	19,294.2	13,992.5	21,763.0
13.00	2,711.9	28,852.4	73,708.0
13.50	177,838.8	129,923.5	22,576.5
14.00	14,821.5	15,463.4	309,681.7
14.50	22,035.6	34,914.8	31,348.2
15.00	27,753.4	14,494.1	188,706.2
16.00	32,480.2	17,977.8	831,067.6
17.00	9,395.6	17,304.8	283,935.0
18.00	23,065.9	14,623.4	466,707.3
19.00	5,751.7	2,740.6	140,605.7
20.00	49,282.0	5,726.0	110,189.0
21.00	5,849.4	20,323.9	29,595.8
22.00	406,402.6	89,775.5	28,888.1
above 22.00	19,061.1	562,379.3	13,849.0
Total	6,886,944.2	7,268,183.6	7,457,572.3

Source: Statistics and Data Services Department, SBP

Notes:

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00 So on

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

3.24.1 Deposits Distributed by Rate of Return and Gender

All Banks

As on 30th September, 2024

					Million Rupees
Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	6,343,183	1,067,795	427,512	2,752,932	10,591,422
01.00*	261,422	35,626	65,525	146,106	508,680
02.00*	65,646	11,111	34,595	149,650	261,002
03.00*	17,205	4,250	2,066	9,732	33,254
04.00*	8,833	3,619	6,212	21,494	40,158
05.00*	15,693	5,067	7,715	31,057	59,532
06.00*	41,012	9,985	10,128	87,110	148,234
07.00*	73,712	21,640	18,733	78,580	192,664
08.00	81,669	23,141	18,126	125,626	248,561
08.50	62,344	16,816	4,163	50,543	133,866
09.00	317,101	75,189	99,357	175,418	667,066
09.50	60,946	3,599	984	70,438	135,966
10.00	36,548	12,100	8,698	85,167	142,514
10.50	15,579	4,920	501	15,343	36,343
11.00	41,224	4,419	6,989	34,485	87,118
11.50	74,690	8,581	49,402	11,608	144,281
12.00	106,085	39,313	36,712	175,306	357,416
12.50	9,465	3,239	3,724	17,036	33,465
13.00	15,085	7,188	5,570	54,453	82,296
13.50	14,278	2,190	2,421	8,520	27,409
14.00	159,394	146,399	55,648	299,581	661,021
14.50	25,127	5,107	4,835	92,070	127,139
15.00	95,345	38,103	11,842	123,367	268,658
16.00	818,382	278,610	70,762	1,204,259	2,372,013
17.00	85,571	32,158	20,263	312,498	450,490
18.00	2,400,070	727,790	459,977	3,959,663	7,547,500
19.00	1,081,480	118,395	2,607	942,574	2,145,055
20.00	687,221	198,362	150,392	1,362,975	2,398,950
21.00	17,667	2,051	1,213	388,590	409,520
22.00	7,796	857	99	202,416	211,168
above 22.00	9,277	2,927	2,852	58,426	73,483
Total	13,049,049	2,910,549	1,589,624	13,047,023	30,596,245

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

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

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

End period: Million Rupees						
RATE OF INTEREST	Mar-24		Jun-24		Sep-24 ^P	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	641,272.0	564,600.5	647,190.1	559,632.5	753,578.7	651,120.8
01.00*	7,039.1	6,678.7	10,642.3	9,220.5	11,991.6	9,842.8
02.00*	107,618.8	107,501.4	103,972.8	103,868.5	100,283.5	98,977.3
03.00*	262,204.0	262,204.0	252,691.0	252,691.0	255,372.9	255,372.9
04.00*	147,110.5	147,064.8	144,136.0	144,095.4	131,315.6	131,276.6
05.00*	271,188.5	270,357.4	266,980.3	266,259.5	213,222.7	213,057.0
06.00*	60,287.9	51,097.7	77,821.0	76,621.2	92,185.3	90,876.0
07.00*	141,498.5	85,304.8	136,654.5	110,357.0	110,104.7	110,104.7
08.00*	34,111.2	22,993.3	36,852.4	36,852.4	40,320.4	33,731.1
8.25	362,431.4	1,100.1	369,489.3	3,430.7	362,328.8	1,301.7
8.50	1,394.0	1,394.0	34,544.6	2,423.9	36,916.2	3,826.2
8.75	113.7	113.7	944.0	944.0	3,592.9	3,592.9
9.00	25,866.5	25,866.5	46,744.6	46,744.6	50,205.8	39,881.0
9.25	296.2	296.2	7,748.4	1,107.3	3,545.5	3,545.5
9.50	12,216.2	12,216.2	24,100.0	2,253.7	13,788.6	4,025.3
9.75	316.4	316.4	18,952.7	632.2	974.9	974.9
10.00	11,478.8	11,478.8	15,248.2	15,248.2	27,891.1	6,094.0
10.25	150.1	150.1	490.6	490.6	30,580.5	1,192.8
10.50	143.9	143.9	956.4	956.4	11,271.8	1,096.9
10.75	39,187.1	972.9	49,346.3	1,084.6	9,799.3	1,157.8
11.00	10,210.7	10,210.7	9,329.8	9,329.8	7,564.3	7,564.3
11.25	390.6	390.6	1,868.2	1,868.2	1,075.1	1,075.1
11.50	127,494.6	421.8	127,904.2	694.9	131,016.6	1,350.8
11.75	311.1	311.1	494.5	494.5	388.1	388.1
12.00	29,180.7	22,549.0	92,906.9	20,944.8	90,759.5	17,224.5
12.25	143.2	143.2	10,646.4	424.0	263.1	263.1
12.50	709.8	675.8	617.7	617.7	5,476.9	5,250.8
12.75	20,806.3	2,511.7	900.6	900.6	1,130.7	1,130.7
13.00	43,676.5	22,842.6	18,658.7	18,658.7	4,421.7	4,421.7
13.25	65,566.1	606.9	65,359.6	400.5	65,119.4	165.2
13.50	12,194.3	2,188.2	28,681.5	1,631.6	1,476.1	1,476.1
13.75	341.3	341.3	45,779.6	72.7	7,503.2	7,503.2
14.00	12,733.5	12,733.5	11,551.5	11,551.5	16,643.6	16,643.6
14.25	586.4	586.4	206.7	206.7	6,056.9	6,056.9
14.50	1,463.9	1,463.9	1,278.5	1,278.5	82,931.2	82,931.2
14.75	15,992.7	7,754.7	7,337.7	7,337.7	7,155.5	7,155.5
15.00	9,180.8	6,662.8	7,728.9	6,556.4	8,599.2	5,724.5
15.25	32,778.4	2,745.2	22,105.1	1,547.3	19,962.4	2,205.4
15.50	6,455.9	6,455.9	6,172.0	6,172.0	13,135.5	7,846.6
15.75	7,148.9	7,148.9	6,754.2	6,754.2	32,785.7	32,760.0
16.00	29,473.7	10,603.0	29,170.4	10,300.2	114,828.7	35,958.8
16.25	3,303.7	3,303.7	3,175.3	3,175.3	126,774.3	22,164.3
16.50	31,665.0	30,165.0	32,374.5	30,874.5	218,309.5	171,271.4
16.75	4,579.4	3,581.4	9,217.9	8,219.9	111,176.8	34,583.3
17.00	9,697.2	8,820.5	16,936.3	16,047.7	167,199.1	33,306.4
17.25	39,328.7	39,327.0	46,673.2	46,671.1	105,370.6	65,848.3
17.50	182,792.9	123,441.9	305,072.0	189,430.5	224,297.3	137,815.5
17.75	24,597.5	24,597.5	23,223.0	23,223.0	82,149.2	66,230.4
18.00	84,207.4	52,151.3	81,061.3	48,948.7	153,896.5	90,472.4
18.25	32,451.1	32,451.1	28,293.4	28,293.4	53,636.6	50,459.5
18.50	49,520.5	49,520.5	31,429.9	31,429.9	101,389.2	96,579.8
18.75	20,441.3	20,441.3	12,119.3	12,119.3	43,341.1	37,141.1
19.00	349,755.8	306,579.6	277,015.5	233,674.3	134,636.2	89,552.4
19.25	16,552.7	16,445.7	25,578.1	15,348.1	59,659.9	48,020.2
19.50	1,883.6	1,687.2	650.7	505.0	139,618.1	67,814.5
19.75	780.8	780.8	180.7	180.7	162,505.8	89,904.9
20.00	19,576.1	19,576.1	52,554.4	52,503.7	218,173.9	149,622.3
20.25	2,564.3	2,511.6	200,376.8	130,275.7	385,631.7	124,943.9
20.50	8,390.5	8,390.5	96,872.5	68,766.5	275,277.3	193,732.4
20.75	4,378.6	4,378.6	225,863.2	83,694.0	304,060.0	211,015.9
21.00	34,150.8	34,150.8	108,744.5	105,101.4	225,883.6	181,667.1
21.25	64,941.6	42,828.6	129,736.4	117,414.7	216,708.6	213,488.2
21.50	449,824.6	164,333.2	130,399.0	104,594.0	165,994.1	122,556.2
21.75	339,915.2	210,259.2	160,414.7	149,408.5	233,789.8	184,650.0
22.00	674,252.7	344,412.9	667,810.7	161,245.7	121,499.2	84,510.6
22.25	430,166.3	336,190.9	403,238.2	286,297.5	159,768.5	137,588.6
22.50	505,514.3	349,536.8	528,289.6	382,193.6	76,804.4	74,162.6
22.75	229,969.2	214,629.9	274,802.9	265,738.2	135,019.1	87,177.3
23.00	297,940.2	241,982.1	309,475.5	294,715.5	32,331.8	30,434.8
23.25	265,382.0	258,128.9	145,844.6	133,117.1	155,636.1	76,653.6
23.50	381,051.0	287,311.8	314,455.3	263,416.9	350,823.9	234,670.3
23.75	121,999.0	95,377.4	98,235.6	95,077.5	85,007.5	82,807.8
24.00	127,901.1	87,671.9	154,594.8	141,811.5	22,813.2	22,216.3
24.25	67,527.3	66,410.5	37,441.7	37,441.7	30,705.6	30,569.8
24.50	91,595.8	70,831.6	100,122.8	62,603.5	16,333.8	16,185.4
24.75	27,438.2	35,500.3	35,500.3	35,500.3	18,269.8	17,929.9
25.00 & above	716,483.5	716,483.3	763,846.4	712,306.3	527,699.5	527,621.3
TOTAL	8,265,283.4	5,987,327.9	8,572,579.3	6,114,821.9	8,519,755.7	5,811,513.2

Source: Statistics and Data Services Department, SBP

Notes:

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00 So on

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

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

End of Period: Million Rupees

RATE OF RETURN	2024					
	Mar		Jun		Sep ^P	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	230,446.7	227,999.5	251,406.4	238,125.8	231,269.3	206,254.3
01.00*	3,139.3	3,139.3	2,222.9	2,222.9	3,140.7	3,140.7
02.00*	68,221.7	68,221.7	66,632.1	66,632.1	66,655.4	66,655.4
03.00*	81,353.5	81,347.4	78,912.1	78,907.6	84,710.4	83,778.4
04.00*	60,287.4	60,287.4	56,094.9	55,350.7	61,392.2	61,392.2
05.00*	98,807.5	98,807.5	101,548.8	98,765.4	106,935.0	106,935.0
06.00*	13,984.4	13,984.4	17,400.9	17,400.9	18,771.3	18,771.3
07.00*	24,607.9	24,607.9	24,707.4	24,707.4	38,024.4	38,024.4
08.00*	8,281.2	8,281.2	10,437.8	10,437.8	31,602.2	10,915.8
8.25	43.3	-	939.9	939.9	1,179.0	1,179.0
8.50	612.1	612.1	680.5	680.5	5,538.8	699.4
8.75	48.6	48.6	240.0	240.0	22,308.1	1,256.2
9.00	5,639.5	5,639.5	8,660.6	8,660.6	10,547.3	10,547.3
9.25	228.2	228.2	46.5	46.5	809.0	809.0
9.50	4,030.1	4,030.1	1,116.4	1,116.4	801.7	801.7
9.75	1,434.9	1,434.9	2,498.3	883.1	259.7	259.7
10.00	2,550.5	2,550.5	2,270.8	2,270.8	4,190.1	4,178.2
10.25	216.2	216.2	645.0	645.0	185.9	185.9
10.50	442.2	442.2	2,382.8	2,382.8	974.5	974.5
10.75	1,576.3	641.7	1,447.8	542.4	428.4	428.4
11.00	3,186.4	3,186.4	2,727.3	2,727.3	4,343.1	4,343.1
11.25	340.0	340.0	427.2	427.2	286.6	286.6
11.50	49,685.6	3,078.2	2,554.1	2,554.1	582.0	582.0
11.75	1,249.6	1,249.6	592.6	592.6	600.2	600.2
12.00	1,914.2	1,914.2	47,237.8	2,179.4	1,575.2	1,575.2
12.25	454.5	454.5	546.4	506.4	629.7	593.0
12.50	2,466.7	2,466.7	1,342.2	1,342.2	852.6	852.6
12.75	2,357.1	2,311.5	2,041.4	2,001.5	3,052.9	1,240.9
13.00	3,323.4	3,323.4	1,645.5	1,645.5	640.6	640.6
13.25	3,009.6	3,009.6	1,469.3	1,469.3	2,718.5	2,718.5
13.50	1,502.6	1,502.6	809.8	809.8	1,560.9	1,560.9
13.75	3,013.6	3,013.6	2,606.7	2,606.7	7,187.9	7,187.9
14.00	16,697.8	16,697.8	3,489.9	3,489.9	18,604.0	18,604.0
14.25	1,174.4	1,174.4	822.1	822.1	4,432.4	4,432.4
14.50	1,544.9	1,544.9	1,510.4	1,510.4	67,448.3	67,448.3
14.75	1,430.3	1,430.3	1,260.4	1,260.4	1,263.3	1,263.3
15.00	8,894.1	8,894.1	12,705.0	9,974.4	11,803.0	7,106.6
15.25	587.0	587.0	1,229.0	1,229.0	4,343.3	2,621.1
15.50	2,645.0	2,645.0	3,778.7	3,778.7	8,322.3	7,044.5
15.75	76,542.3	41,542.3	1,428.6	1,428.6	14,608.6	4,608.6
16.00	3,178.0	3,178.0	3,009.7	3,009.7	14,459.3	14,457.7
16.25	60,858.5	52,137.9	28,368.0	28,368.0	27,325.6	27,318.2
16.50	70,530.3	26,501.2	20,126.5	11,626.5	86,700.8	67,324.5
16.75	10,749.0	10,749.0	6,187.4	6,187.4	35,922.6	21,270.2
17.00	7,528.2	4,797.6	6,814.4	6,814.4	29,741.9	29,736.3
17.25	3,019.4	1,367.5	7,925.4	6,325.1	27,264.5	19,177.2
17.50	8,255.5	8,255.5	69,121.4	69,121.4	44,899.1	44,894.2
17.75	9,983.7	9,983.7	5,711.7	5,711.7	21,855.3	21,751.7
18.00	7,519.5	7,519.5	7,669.3	7,669.3	40,574.9	32,396.5
18.25	12,448.6	12,448.6	8,453.5	8,453.5	31,689.3	30,402.4
18.50	6,741.6	6,741.6	5,174.5	5,174.5	46,411.5	31,978.8
18.75	15,113.1	15,113.1	5,030.9	5,030.9	29,421.3	28,853.3
19.00	144,903.7	144,903.7	78,651.7	78,651.7	80,667.4	51,810.2
19.25	3,030.6	3,030.6	2,687.9	2,687.9	37,279.8	31,941.9
19.50	3,180.9	3,180.9	2,509.5	2,509.5	99,170.6	56,615.5
19.75	3,647.4	3,647.4	8,306.2	8,306.2	202,574.6	90,457.3
20.00	23,602.2	23,602.2	38,832.1	20,832.1	188,428.1	79,105.2
20.25	3,932.1	3,150.9	41,942.2	33,290.1	191,046.6	98,195.2
20.50	4,327.5	4,327.5	35,489.3	33,436.9	236,780.8	83,405.1
20.75	26,452.1	23,411.3	95,746.3	48,066.6	138,274.8	97,942.4
21.00	15,657.8	15,655.7	71,305.1	70,060.0	72,078.2	70,550.1
21.25	107,384.2	58,392.8	87,690.3	77,666.3	74,534.0	61,432.9
21.50	335,810.8	91,712.3	87,426.6	66,412.7	69,181.0	66,348.4
21.75	145,987.6	120,544.9	127,183.2	88,226.9	125,117.4	85,114.3
22.00	234,485.4	125,683.0	672,005.0	162,764.5	81,068.2	55,052.0
22.25	293,292.6	179,744.5	247,632.1	197,795.0	55,578.0	54,816.5
22.50	229,839.7	166,106.9	204,771.9	171,548.4	41,650.1	38,582.3
22.75	111,056.3	109,442.4	125,812.8	125,797.0	50,473.9	38,698.7
23.00	133,657.7	123,217.4	128,391.5	112,015.8	37,295.0	35,073.4
23.25	75,328.9	75,314.3	74,598.4	67,452.1	42,255.8	40,631.6
23.50	72,779.4	54,615.2	97,874.6	71,001.8	67,695.1	21,776.4
23.75	69,280.7	40,531.4	39,723.4	36,928.4	35,884.5	32,988.6
24.00	78,123.1	67,252.7	42,541.3	41,303.2	20,510.4	20,508.9
24.25	19,994.7	19,994.7	19,819.8	19,819.8	14,413.8	14,313.4
24.50	29,264.3	29,264.3	36,784.2	25,928.3	9,138.9	9,136.4
24.75	11,629.1	11,629.1	12,770.7	12,770.7	9,583.5	9,581.6
25.00 & above	149,524.8	147,913.0	222,426.9	185,458.0	92,743.1	91,381.0
TOTAL	3,330,869.6	2,587,948.6	3,497,831.4	2,577,536.9	3,354,268.6	2,457,511.6

Source: Statistics and Data Services Department, SBP

Note:

* 01.00 stands for 00.25 to 01.00

: : : : :

* 8.00 stands for 7.25 to 8.00

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

As on 30th September, 2024

Million Rupees

million Rupees						
Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits	
00.00	277,449	6,421	3,822	697,156	984,848	
01.00*	2,708	232	-	12,192	15,132	
02.00*	11,619	611	471	154,237	166,939	
03.00*	77,236	7,981	437	254,429	340,083	
04.00*	66,499	5,532	378	120,300	192,708	
05.00*	143,851	26,005	3,429	146,873	320,158	
06.00*	20,826	1,399	997	87,734	110,957	
07.00*	78,189	6,520	5,662	57,759	148,129	
08.00*	6,025	368	59	65,471	71,923	
08.25	20	0	-	363,488	363,508	
08.50	19	2	-	42,434	42,455	
08.75	34	-	-	25,867	25,901	
09.00	23,785	843	0	36,125	60,753	
09.25	342	0	-	4,012	4,355	
09.50	269	63	-	14,258	14,590	
09.75	229	26	-	980	1,235	
10.00	857	94	37	31,093	32,081	
10.25	183	39	-	30,545	30,766	
10.50	179	14	30	12,022	12,246	
10.75	664	10	-	9,554	10,228	
11.00	5,593	747	12	5,555	11,907	
11.25	938	77	-	347	1,362	
11.50	535	19	-	131,045	131,599	
11.75	116	15	-	857	988	
12.00	15,802	63	552	75,918	92,335	
12.25	217	11	-	665	893	
12.50	861	119	-	5,350	6,329	
12.75	424	30	-	3,730	4,184	
13.00	1,191	50	16	3,805	5,062	
13.25	1,176	89	-	66,573	67,838	
13.50	1,388	266	-	1,383	3,037	
13.75	1,957	149	0	12,585	14,691	
14.00	10,664	841	0	23,743	35,248	
14.25	1,169	72	12	9,236	10,489	
14.50	2,806	200	0	147,373	150,380	
14.75	7,471	90	-	858	8,419	
15.00	6,903	232	-	13,268	20,402	
15.25	1,350	232	183	22,541	24,306	
15.50	6,561	52	1,056	13,789	21,458	
15.75	7,463	240	24	39,667	47,394	
16.00	4,780	509	992	123,007	129,288	
16.25	1,469	31	60	152,540	154,100	
16.50	10,365	133	10	294,502	305,010	
16.75	1,852	167	26	145,053	147,099	
17.00	5,244	510	507	190,680	196,941	
17.25	6,269	125	110	126,131	132,635	
17.50	34,154	656	8,433	225,954	269,196	
17.75	17,634	800	41	85,529	104,004	
18.00	11,607	501	102	182,261	194,471	
18.25	4,232	91	64	80,938	85,326	
18.50	15,644	480	23	131,653	147,801	
18.75	7,613	462	75	64,614	72,762	
19.00	24,044	1,359	401	189,499	215,304	
19.25	20,446	1,015	180	75,298	96,940	
19.50	8,027	442	183	230,137	238,789	
19.75	9,353	705	274	354,749	365,080	
20.00	19,391	1,001	229	385,981	406,602	
20.25	11,126	485	380	564,687	576,678	
20.50	14,174	606	626	496,652	512,058	
20.75	9,182	528	467	432,159	442,335	
21.00	33,004	3,338	487	261,134	297,962	
21.25	17,225	697	436	272,885	291,243	
21.50	14,661	1,134	146	219,234	235,175	
21.75	13,117	3,012	261	342,518	358,907	
22.00	31,499	1,239	91	169,738	202,567	
22.25	19,180	920	207	195,040	215,347	
22.50	21,076	1,575	646	95,157	118,455	
22.75	15,087	658	145	169,604	185,493	
23.00	13,708	1,182	145	54,592	69,627	
23.25	33,854	1,654	829	161,554	197,892	
23.50	227,940	2,970	459	187,151	418,519	
23.75	16,934	931	546	102,482	120,892	
24.00	31,074	2,948	88	9,214	43,324	
24.25	23,139	1,168	666	20,146	45,119	
24.50	18,836	1,372	220	5,045	25,473	
24.75	18,949	1,449	501	6,954	27,853	
25.00 & above	504,861	37,903	1,782	75,896	620,443	
Total	2,076,318	134,509	38,018	9,625,179	11,874,024	

Source: Statistics and Data Services Department, SBP

*01.00 stands for 00.25 to 01.00

01.00 STANDS FOR 00.25 (0

*08.00 stands for 07.25 to 08.00

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

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

TYPE OF DEPOSITS	Percent per annum				
	2023		2024		
	Sep	Dec	Mar	Jun	Sep ^P
I. Call Deposits	13.90 (2.34)	11.69 (2.22)	12.83 (2.23)	10.17 (2.87)	8.90 (2.15)
II. Saving Deposits	17.75 (68.69)	17.90 (68.54)	18.02 (70.28)	18.04 (71.17)	16.00 (72.57)
III. Term or Fixed Deposits					
(a) Less than 3 months	18.38 (4.19)	18.26 (4.37)	17.88 (4.30)	15.20 (4.59)	15.15 (3.68)
(b) 3 months and over but less than 6 months	18.26 (4.36)	18.58 (4.15)	17.63 (3.34)	17.23 (3.07)	15.97 (3.12)
(c) 6 months and over but less than 1 year	15.26 (3.90)	15.18 (3.32)	14.05 (3.16)	11.29 (3.15)	13.44 (3.49)
(d) 1 year and over but less than 2 years	18.33 (13.57)	18.99 (14.10)	19.35 (14.12)	18.54 (13.11)	17.91 (12.82)
(e) 2 years and over but less than 3 years	13.95 (0.37)	14.16 (0.33)	14.35 (0.32)	14.18 (0.25)	19.48 (0.25)
(f) 3 years and over but less than 4 years	14.45 (0.46)	14.53 (0.46)	14.38 (0.43)	10.68 (0.39)	15.40 (0.38)
(g) 4 years and over but less than 5 years	13.38 (0.19)	13.44 (0.31)	13.45 (0.31)	11.86 (0.07)	14.38 (0.07)
(h) 5 years and over	12.64 (1.94)	12.81 (1.76)	12.91 (1.52)	10.56 (1.32)	13.10 (1.25)
IV. Overall					
(i) Excluding current and other deposits	17.55	17.73	17.83	17.34	15.91
(ii) Including current and other deposits	11.40	11.57	11.72	11.51	10.67

Note: Figures in parentheses represent as percentage of total deposits excluding current and other deposits.
This Data is being published on quarterly basis w.e.f. March 2023.

Source: Statistics and Data Services Department, SBP

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

TYPE OF DEPOSIT:	Percent per annum				
	2023		2024		
	Sep	Dec	Mar	Jun	Sep ^P
I. Call Deposits	14.75 (2.70)	13.32 (2.57)	14.44 (2.61)	11.11 (3.44)	9.43 (2.64)
II. Saving Deposits	19.23 (68.27)	19.29 (68.05)	19.53 (69.85)	19.60 (71.13)	17.42 (72.81)
III. Term or Fixed Deposits					
(a) Less than 3 months	17.69 (3.30)	17.97 (3.47)	17.45 (3.39)	12.63 (3.40)	14.90 (3.09)
(b) 3 months and over but less than 6 months	17.70 (3.91)	17.81 (3.56)	16.63 (2.74)	15.81 (2.43)	14.49 (2.07)
(c) 6 months and over but less than 1 year	14.14 (3.80)	13.73 (3.09)	12.11 (2.86)	9.30 (3.07)	11.11 (3.37)
(d) 1 year and over but less than 2 years	18.64 (14.89)	19.28 (15.58)	19.61 (15.82)	18.77 (14.42)	18.32 (13.99)
(e) 2 years and over but less than 3 years	14.22 (0.44)	14.34 (0.41)	14.47 (0.39)	14.25 (0.32)	19.70 (0.32)
(f) 3 years and over but less than 4 years	15.34 (0.51)	15.22 (0.51)	14.94 (0.49)	10.85 (0.44)	16.49 (0.42)
(g) 4 years and over but less than 5 years	13.21 (0.18)	13.33 (0.34)	13.31 (0.34)	7.77 (0.04)	13.70 (0.04)
(h) 5 years and over	12.65 (2.01)	12.86 (1.83)	12.94 (1.51)	10.03 (1.33)	13.72 (1.25)
IV. Overall					
(i) Excluding current and other deposits	18.53	18.68	18.88	18.32	16.89
(ii) Including current and other deposits	12.19	12.41	12.62	12.39	11.57

Source: Statistics and Data Services Department, SBP

Note: Figures in parentheses represent as percentage of total conventional deposits excluding current and other deposits.
This Data is being published on quarterly basis w.e.f. March 2023.

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

TYPE OF DEPOSITS	Percent per annum				
	2023		2024		
	Sep	Dec	Mar	Jun	Sep ^P
I. Call Deposits	7.4 (1.2)	- (1.1)	- (1.0)	0.0 (1.0)	1.3 (0.6)
II. Saving Deposits	13.0 (70.0)	13.6 (70.1)	13.4 (71.6)	13.0 (71.3)	11.5 (72.7)
III. Term or Fixed Deposits					
(a) Less than 3 months	19.4 (7.1)	18.7 (7.2)	18.5 (7.2)	18.5 (8.5)	15.6 (5.6)
(b) 3 months and over but less than 6 months	19.5 (5.8)	20.0 (6.0)	19.3 (5.2)	19.4 (5.2)	17.5 (6.5)
(c) 6 months and over but less than 1 year	18.6 (4.2)	18.7 (4.0)	18.3 (4.1)	17.1 (3.4)	20.0 (3.9)
(d) 1 year and over but less than 2 years	16.7 (9.2)	17.4 (9.4)	17.9 (8.8)	17.3 (8.8)	15.9 (9.1)
(e) 2 years and over but less than 3 years	11.1 (0.1)	11.5 (0.1)	12.5 (0.1)	12.8 (0.0)	11.9 (0.0)
(f) 3 years and over but less than 4 years	9.9 (0.3)	10.5 (0.3)	11.0 (0.3)	9.7 (0.2)	9.0 (0.2)
(g) 4 years and over but less than 5 years	13.9 (0.2)	14.0 (0.2)	14.2 (0.2)	14.9 (0.2)	14.9 (0.2)
(h) 5 years and over	12.6 (1.7)	12.6 (1.5)	12.8 (1.6)	12.3 (1.3)	11.1 (1.3)
IV. Overall	14.4	14.8	14.5	14.2	12.8
(i) Excluding current and other deposits	8.9	9.0	8.9	8.7	7.9
(ii) Including current and other deposits	8.0	8.9	9.0	8.9	8.7

Note: Figures in parentheses represent as percentage of total islamic deposits excluding current and other deposits.
This Data is being published on quarterly basis w.e.f. March 2023.

Source: Statistics and Data Services Department, SBP

3.30 Scheduled Banks' Weighted Average Rate of Return / Interest on Advances

Percent per annum									
AS AT THE END OF	Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	TOTAL ADVANCES
I. OVERALL- ALL BANKS									
2023	Jun	13.89	21.05	16.28	17.45	15.02	17.35	18.76	17.50
	Sep	13.77	21.58	17.04	17.82	15.50	17.25	19.16	18.01
	Dec	13.98	21.16	17.39	17.81	15.28	17.52	18.94	17.96
2024	Mar	14.91	20.61	17.59	17.40	14.77	16.89	18.09	17.58
	Jun	14.98	19.79	17.38	17.22	14.87	18.07	18.09	17.57
	Sep ^p	15.98	17.19	15.76	15.92	14.07	16.58	16.67	16.28
II. CONVENTIONAL BANKING - ALL BANKS									
2023	Jun	13.89	21.03	16.27	17.52	15.02	18.15	18.09	17.44
	Sep	13.77	21.11	17.42	17.51	15.01	18.34	18.41	-
	Dec	13.98	21.11	17.42	17.51	15.01	18.34	18.41	17.82
2024	Mar	14.91	20.59	17.46	16.98	14.51	17.68	17.64	17.41
	Jun	14.98	19.82	17.12	16.80	14.28	17.79	17.41	17.20
	Sep ^p	15.98	17.17	15.83	15.28	13.61	16.75	16.18	16.09
III. ISLAMIC BANKING-ALL BANKS									
2023	Jun	-	21.31	16.30	17.28	15.01	12.57	20.49	17.81
	Sep	-	21.46	17.10	17.88	15.63	11.80	20.98	18.27
	Dec	-	21.65	17.33	18.44	15.94	13.05	20.43	18.33
2024	Mar	-	20.94	17.80	18.22	15.37	12.85	19.55	18.00
	Jun	-	19.29	17.89	18.13	16.22	19.64	19.92	18.48
	Sep ^p	-	18.56	15.61	17.28	15.08	15.69	18.18	16.75

Note:

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

Source: Statistics and Data Services Department, SBP

3.31 Structure of Interest Rates

Percent

w.e.f.	SBP Reverse Repo Rate ¹	SBP Repo Rate ²	SBP Policy (Target) Rate ³	End User Export Finance Scheme Rate ⁴	
				w.e.f.	Rate
22-Nov-21	9.75	7.75	8.75	1-Jul-15	4.50
15-Dec-21	10.75	8.75	9.75	1-Jul-16	3.00
8-Apr-22	13.25	11.25	12.25	8-Apr-22	5.50
24-May-22	14.75	12.75	13.75	24-May-22	7.50
13-Jul-22	16.00	14.00	15.00	13-Jul-22	10.00
28-Nov-22	17.00	15.00	16.00	28-Nov-22	11.00
24-Jan-23	18.00	16.00	17.00	24-Jan-23	14.00
3-Mar-23	21.00	19.00	20.00	3-Mar-23	17.00
5-Apr-23	22.00	20.00	21.00	5-Apr-23	18.00
27-Jun-23	23.00	21.00	22.00	27-Jun-23	19.00
11-Jun-24	21.50	19.50	20.50	11-Jun-24	17.50
30-Jul-24	20.50	18.50	19.50	30-Jul-24	16.50
13-Sep-24	18.50	16.50	17.50	13-Sep-24	14.50
5-Nov-24	16.00	14.00	15.00	5-Nov-24	12.00
17-Dec-24	14.00	12.00	13.00	17-Dec-24	10.00
28-Jan-25	13.00	11.00	12.00	28-Jan-25	9.00

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

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

Long Term Financing Facility Rate (LTFF)

w.e.f.	Period of Financing	SBP Rate of Refinance	PFI's Spread	End User's Rate
28-Jan-25	Up to 3 years	7.50	1.50	9.00
	Over 3 years and upto 5 years	6.50	2.50	9.00
	Over 5 years and upto 10 years	6.00	3.00	9.00

Financing Facility for Storage of Agri. Produce (FFSAP)

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

Service charges/Mark up rates of Refinance facility for SMEs

S.No	Refinancing Facility	w.e.f (Circular Date)	Description	Max. Tenor (Years)	SBP Rate of Refinance to PFIs ¹	PFI's Spread	End User Rate (%)
1	Refinancing Facility for Modernization of SMEs	19-May-17		Up to 10	2	4	6
2	Refinance Scheme for Working Capital Financing of SEs and Low-End MEs	22-Dec-17		Up to 1	2	4	6
3	Financing Facility for Storage of Agricultural Produce (FFSAP)	19-May-17	For SMEs	Up to 10	2	4	6
4	SBP Financing Scheme for Renewable Energy	26-Jul-19	Category I	Up to 12	3	3	6
			Category II	Up to 10	2	4	6
			Category III	Up to 10	3	3	6
5	Refinance and Credit Guarantee Scheme for Women Entrepreneurs	25-Aug-17		Up to 5	0	5	5
6	Small Enterprise (SE) Financing and Credit Guarantee Scheme for Special Persons	19-Mar-19		Up to 5	0	5	5

PFIs: Participating Financial Institutions

Source: State Bank of Pakistan

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

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

3: Introduced with effect from May 25, 2015 Via DMMD Circular # 09 of 2015, as new Policy (Target) Rate. 4: Banks are allowed to charge a maximum spread of 1% (effective March 04, 2014, 2% in case of financing to SMEs without enhancing borrowers' rate).

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

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

3.32 Overall Weighted Average Lending and Deposit Rates

Items	Percent per annum															
	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including		Excluding		Including		Excluding		Including		Excluding		Including		Excluding	
	Zero Markup		Zero Markup		Zero Markup		Zero Markup		Zero Markup		Zero Markup		Zero Markup		Zero Markup	
	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	Excluding
	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs	Inter FIs
Oct-24																
1.Scheduled Banks (SBs)	15.34	15.11	15.50	15.31	14.90	14.82	16.04	16.04	10.10	9.77	14.71	14.51	9.45	9.39	14.57	14.52
a. Public	16.23	16.67	16.78	17.62	17.23	17.20	19.49	19.49	13.17	13.43	15.52	15.54	11.42	12.01	15.27	15.27
b. Private	15.69	15.54	15.84	15.73	14.59	14.47	15.54	15.50	9.15	8.44	14.36	13.95	8.68	8.40	14.26	14.16
c. Foreign	8.61	8.58	8.61	8.58	9.45	9.40	9.46	9.41	7.10	7.33	14.08	14.07	12.79	12.89	15.13	15.13
d. Specialized	21.57	21.57	21.57	21.57	17.93	17.95	24.56	24.56	12.59	11.79	15.78	15.71	13.08	12.89	14.75	14.64
2. DFIs	18.18	18.26	18.21	18.30	13.87	13.99	15.04	15.48	15.39	15.82	15.39	15.82	16.93	17.11	16.93	17.11
3. MFBs	31.83	31.83	39.23	39.23	34.72	34.72	37.10	37.10	6.36	5.44	14.59	14.22	13.42	12.74	18.83	18.92
4. Overall (SBs, MFBs, DFIs)	15.43	15.23	15.61	15.45	15.48	15.45	16.65	16.72	10.07	9.73	14.71	14.51	9.57	9.48	14.69	14.63
Nov-24^a																
1.Scheduled Banks (SBs)	14.82	15.16	15.03	15.43	14.04	14.09	15.12	15.31	7.50	6.69	13.38	13.06	9.07	9.05	13.86	13.86
a. Public	15.51	16.04	16.27	17.03	16.78	16.79	19.05	19.10	11.45	12.01	13.24	13.23	11.06	11.75	14.89	14.90
b. Private	15.20	15.69	15.39	15.95	13.57	13.58	14.45	14.61	7.32	6.40	13.40	13.06	8.31	8.09	13.43	13.40
c. Foreign	8.39	8.33	8.39	8.33	9.01	8.94	9.02	8.95	6.14	6.60	11.28	11.28	12.70	12.76	14.93	14.93
d. Specialized	21.61	21.61	21.61	21.61	17.91	17.93	23.16	23.16	8.93	7.50	15.64	15.49	13.00	12.90	14.83	14.78
2. DFIs	16.33	16.33	16.35	16.35	13.25	13.23	14.35	14.62	13.07	13.62	13.07	13.62	14.70	15.22	14.70	15.22
3. MFBs	31.87	31.87	38.93	38.93	34.51	34.51	37.00	37.00	6.02	5.73	12.55	12.51	12.43	12.12	17.23	17.70
4. Overall (SBs, MFBs, DFIs)	15.13	15.55	15.35	15.85	14.75	14.89	15.88	16.18	7.50	6.69	13.37	13.05	9.16	9.13	13.95	13.96
Dec-24^a																
1.Scheduled Banks (SBs)	13.94	13.97	14.20	14.31	13.24	13.32	14.11	14.31	7.48	6.50	11.38	10.64	7.48	7.38	11.50	11.46
a. Public	13.59	14.29	13.83	14.66	15.90	16.20	17.83	18.34	10.12	10.23	11.41	11.42	9.50	9.88	12.02	12.04
b. Private	14.30	14.38	14.59	14.76	12.79	12.80	13.50	13.61	7.13	5.84	11.37	10.41	6.83	6.60	11.27	11.18
c. Foreign	8.34	8.26	8.34	8.26	8.67	8.63	8.67	8.64	9.67	10.25	11.39	11.39	10.63	10.69	12.58	12.58
d. Specialized	20.77	20.77	20.77	20.77	17.43	17.44	21.69	21.69	8.70	6.82	13.09	12.78	9.60	9.51	11.71	11.65
2. DFIs	15.37	15.37	15.43	15.43	12.42	12.30	13.40	13.49	11.83	11.77	11.83	11.77	13.50	13.78	13.50	13.78
3. MFBs	32.62	32.62	39.15	39.15	34.58	34.58	36.97	36.97	5.11	4.69	11.86	11.74	11.46	11.08	16.28	16.76
4. Overall (SBs, MFBs, DFIs)	14.05	14.12	14.33	14.48	13.75	13.92	14.66	14.95	7.47	6.50	11.38	10.64	7.59	7.48	11.63	11.58
Jan-25^a																
1.Scheduled Banks (SBs)	12.74	12.75	12.87	12.90	12.59	12.69	13.41	13.60	6.12	5.72	8.87	8.51	6.52	6.48	10.18	10.17
a. Public	13.48	13.52	13.61	13.67	15.06	15.31	16.79	17.23	10.76	10.77	10.98	11.00	8.38	8.72	10.83	10.86
b. Private	13.01	13.09	13.15	13.27	12.08	12.12	12.73	12.85	5.57	5.05	8.52	8.03	6.08	5.95	10.15	10.13
c. Foreign	7.80	7.80	7.80	7.80	8.45	8.44	8.46	8.45	7.32	7.32	7.86	7.86	5.59	5.60	6.44	6.44
d. Specialized	20.17	20.17	20.17	20.17	16.93	16.95	20.94	20.94	9.92	7.44	11.32	10.92	9.09	9.21	10.27	10.27
2. DFIs	13.56	13.57	13.93	13.98	11.75	11.50	12.73	12.69	10.99	11.06	10.99	11.06	12.75	12.99	12.75	12.99
3. MFBs	31.01	31.01	39.26	39.26	34.65	34.65	37.03	37.03	4.93	4.47	10.89	10.86	11.06	10.85	15.60	16.15
4. Overall (SBs, MFBs, DFIs)	12.85	12.88	12.99	13.05	13.17	13.34	14.04	14.30	6.12	5.71	8.88	8.52	6.64	6.59	10.32	10.31

Source: Statistics and Data Services Department, SBP

Notes: P: provisional

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

$$\text{Weighted Average Rate} = \frac{\sum (\text{Rate} * \text{Amount})}{\sum (\text{Amount})}$$

Archive link:

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

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

Period	Percent per annum							
	Zarai Taraqati Bank Ltd.		Punjab Provincial Cooperative Bank			Commercial Banks ¹		
	Production Loans	Development Loans	Production Loans	Development Loans		Production Loans	Development Loans	
2012-13	12.00 ⁴	13.80 ⁴	19.00	18.00		16.00 ³	16.00 ³	
2013-14	12.00 ⁴	13.80 ⁴	19.00	18.00		16.00 ³	16.50 ³	
2014-15	12.90 ⁴	12.90 ⁴	17.75	17.75		15.01 ³	15.01 ³	
2015-16	15.21	15.21	17.50	17.50		11.60	12.52	
2016-17	14.21	14.21	15.08	16.16		11.60	11.60	
2017-18	14.21	14.21	14.40	15.80		11.52	11.52	
2018-19	14.21	14.21	14.40	15.80		15.30	15.30	
2019-20	12.3	12.24	16.67	17.96		15.69	15.69	
2020-21	12.27	12.27	16.67	17.96		12.40	12.20	
2021-22	22.70	22.70	17.67	20.25		16.71	16.68	
2022-23 ^P	30.14	30.14	19.83	23.13		24.59	22.09	

Source: Agriculture Credit & Financial Inclusion Department

P: Provisional

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

2. Percent incentive is allowed to those borrowers who repay in time.

3. Mark up rates of comm. Banks are available since 2007-08.

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

3.34 Rates of Profit on National Savings Schemes

S C H E M E	2023		2024							
	29 th Oct	19 th Dec	26 th Jan	21 st Feb	19 th Mar	14 th May	19 th Aug	25 th Sep	4 th Nov	10 th Dec
Percent Per Annum										
1. Savings Accounts										
(i) With cheque facilities	20.50	20.50	20.50	20.50	20.50	20.50	19.00	16.00	16.00	13.50
(ii) Without cheque facilities	20.50	20.50	20.50	20.50	20.50	20.50	19.00	16.00	16.00	13.50
2. Khas Deposit Accounts or Certificates¹										
3 Years (Rollover)										
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts²										
(i) 1 st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2 nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3 rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4 th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5 th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6 th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7 th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Savings Certificates³										
(i) 1 st year	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
(ii) 10 years (Compound rate)	14.48	14.41	14.40	14.40	14.40	13.57	13.57	12.51	12.26	12.19
5. National Deposit Certificates / Accounts⁴										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6. (a) Special Savings Certificates (Reg)										
or Special Saving Accounts										
(i) First 5 periods of complete 6 months	18.00	16.40	16.00	15.60	15.80	15.70	15.50	12.10	11.60	11.60
(ii) Last period of complete 6 months	19.00	17.40	16.60	16.60	16.60	16.60	16.50	13.00	12.60	12.60
(b) Special Savings Certificates (Bearer)										
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates	16.08	15.12	15.00	14.64	14.76	14.64	14.64	12.72	12.10	12.00
8. Pensioner's Benefit Accounts	16.32	16.08	16.08	15.36	15.60	15.36	15.36	14.16	13.92	13.92
9. Bebhod Saving Certificate	16.32	16.08	16.08	15.36	15.60	15.36	15.36	14.16	13.92	13.92
10. Short-Term Saving Certificate										
(i) 3 Months	21.60	20.72	20.28	19.92	19.40	20.20	19.00	18.52	14.32	12.76
(ii) 6 Months	21.66	20.76	20.30	19.90	19.38	19.38	18.92	18.22	13.46	12.74
(iii) 1 year	21.72	20.80	20.34	19.76	19.00	19.24	17.90	17.22	12.96	12.38
11. Shuhada Family Welfare account	16.32	16.08	16.08	15.36	15.60	15.36	15.36	14.16	13.92	13.92
12. Sarwa Islamic Term Account (SITA)*										
(i) 1 year	21.80	21.37	18.54	18.54	18.54	19.10	17.58	14.25	11.16	10.44
(ii) 3 year	18.23	18.00	15.40	15.20	15.25	15.25	15.00	13.20	11.40	10.92
(iii) 5 year	15.72	15.66	15.00	14.76	14.76	14.76	14.40	13.14	11.88	11.52
13. Sarwa Islamic Saving Account (SISA)	20.50	20.50	20.50	20.50	20.50	20.50	19.00	14.25	11.16	10.44

Source: Central Directorate of National Savings

Notes:

¹ Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003. Rates are quoted for outstanding amount as on today.

² Special Savings Certificates/Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990. Withholding tax at 2% was levied on the value of certificates purchased on and after 15-06-1995. Discontinued w.e.f. 20-02-1997. Rates are quoted for outstanding amount as on today.

³ The scheme has been introduced w.e.f. 30-07-2003 especially for widows and senior citizens aged 60 years or above. Profit earned on deposits made in NSS except PBA & BSC are liable to withholding tax as per rules.

⁴ Shuhada Family Welfare Account (SFWA) is offered to benefit the families of Shuhada of Armed Forces, Law Enforcement agencies and civilians to invest in a way for providing maximum social security net to the deserving segment of society w.e.f. 23rd May 2018.

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

3.35 Branchless Banking: Key Indicators

Period		Number of Agents	Number of Accounts	Deposits as of date (Rs. in millions)	Number of transactions during the quarter (No. in thousands)	Value of transactions during the quarter (Rs. in millions)	Average Size of Transaction (in Rs.)	Average number of Transaction per day
2019								
	Q3	425,945	39,693,557	26,591	322,174	1,157,029	3,591	3,579,706
	Q4	437,182	46,103,017	28,770	363,546	1,197,115	3,293	4,039,399
2020								
	Q1	434,192	48,345,517	31,935	407,258	1,292,313	3,173	4,525,085
	Q2	445,181	52,522,222	36,660	396,687	1,504,934	3,794	4,407,635
	Q3	461,953	58,137,695	41,870	461,960	1,919,210	4,154	5,132,891
	Q4	481,837	62,755,479	51,671	553,279	2,069,307	3,740	6,147,543
2021								
	Q1	509,720	66,542,098	56,442	594,373	1,862,144	3,133	6,604,143
	Q2	534,460	74,620,637	55,259	623,505	2,235,488	3,585	6,927,833
	Q3	560,556	72,406,011	56,042	616,972	2,291,329	3,714	6,855,240
	Q4	587,547	78,809,751	65,579	666,444	2,582,391	3,875	7,404,932
2022								
	Q1	612,901	85,064,531	70,527	713,246	2,817,329	3,950	7,924,956
	Q2	637,231	88,549,274	78,272	728,625	2,946,271	4,044	8,095,830
	Q3	629,266	90,302,812	81,299	733,052	3,177,184	4,334	8,145,022
	Q4	622,884	97,096,597	88,488	874,560	3,660,955	4,186	9,717,337
2023								
	Q1	627,888	103,043,616	94,502	933,198	4,227,479	4,530	10,368,872
	Q2	630,033	106,892,208	109,955	942,307	4,400,717	4,670	10,480,070
	Q3	640,953	111,038,640	110,059	974,313	4,497,095	4,616	10,825,695
	Q4	649,683	114,643,002	115,409	1,088,354	5,057,022	4,646	12,092,818
2024								
	Q1	651,672	117,295,420	137,108	1,181,837	5,703,610	4,826	13,131,527
	Q2	666,682	120,246,119	138,942	1,256,177	5,979,906	4,760	13,957,519
	Q3	693,178	122,936,699	146,262	1,444,475	6,825,651	4,725	16,049,718

Source: Agriculture Credit & Financial Inclusion Department

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

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

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

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

3.36 Clearing House Statistics

No. of cheques in Thousand; Amount in Million Rupees

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

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

Product / Item	Unit	FY23	FY24				FY25
		Q4	Q1	Q2	Q3	Q4	Q1
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	17,547	17,625	18,034	18,049	18,302	18,482
Automated Teller Machines (ATM)	No.	17,808	18,117	18,441	18,655	18,957	19,170
Point of Sale (POS)	No.	115,288	118,444	121,789	120,641	125,593	132,224
2. Cards							
Credit Cards	No.	2,013,118	2,069,692	2,003,943	2,025,013	2,047,802	2,112,042
Debit Cards	No.	33,872,829	35,112,867	37,144,332	37,265,591	39,487,578	39,654,947
Proprietary ATMs only Cards	No.	-	-	-	-	-	-
Pre-Paid Cards	No.	95,358	90,965	90,873	32,380	31,643	31,892
Social Welfare Cards	No.	8,485,398	8,406,069	8,276,858	8,280,586	2,917,750	3,366,973
4. E-Banking Financial Transactions							
Number of Transactions	Thousands	570,426	597,576	698,320	725,596	759,050	803,914
Amount	Million Rupees	43,422,263.0	57,275,032.3	62,490,482.3	62,220,841.9	63,790,520.6	64,753,391.4
4.1 ATM Transactions							
Number of Transactions	Thousands	219,979	214,068	234,977	236,530	245,092	243,529
Amount	Million Rupees	3,409,266.4	3,289,791.2	3,709,199.9	3,886,520.1	4,027,120.1	3,895,906.2
i. Cash Withdrawal							
Number of Transactions	Thousands	213,831	208,488	229,174	230,539	239,362	237,624
Amount	Million Rupees	3,083,580.6	2,953,658.2	3,368,064.6	3,518,205.0	3,680,128.0	3,535,244.4
ii. Cash Deposit							
Number of Transactions	Thousands	903	1,005	1,004	999	964	1,113
Amount	Million Rupees	98,017.3	106,596.5	104,648.9	111,407.2	103,875.3	115,045.8
iv. Utility Bills Payment							
Number of Transactions	Thousands	1,088	307	270	257	246	272
Amount	Million Rupees	8,052.8	6,768.6	4,491.1	4,250.4	4,488.8	5,374.1
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,242	1,261	1,308	1,336	1,259	1,219
Amount	Million Rupees	70,099.5	71,516.3	74,081.8	80,272.9	75,835.2	75,579.8
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	2,908	3,002	3,215	3,394	3,254	3,295
Amount	Million Rupees	149,345.4	151,077.5	157,730.6	172,195.1	162,605.2	164,473.4
vi. Others							
Number of Transactions	Thousands	-	-	-	-	-	-
Amount	Million Rupees	-	-	-	-	-	-
4.2 POS Transactions							
Number of Transactions	Thousands	56,587	59,006	65,146	70,617	76,673	83,320
Amount	Million Rupees	307,528.1	321,878.5	371,399.6	393,925.7	415,146.8	429,454.7
4.3 RTOB Transactions							
Number of Transactions	Thousands	44,365	47,697	50,295	48,695	45,709	47,580
Amount	Million Rupees	27,639,257.1	40,310,837.3	41,762,061.8	38,496,833.4	38,760,137.4	37,292,551.2
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	10,701	9,875	10,771	10,640	10,011	9,918
Amount	Million Rupees	2,892,207.5	2,672,853.7	2,775,956.1	2,836,369.7	2,740,264.3	2,615,926.3
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	23,494	24,221	25,018	23,519	20,904	22,465
Amount	Million Rupees	5,974,952.4	6,286,959.0	6,457,229.0	6,446,260.1	6,022,893.6	6,142,116.5
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	10,171	13,601	14,507	14,537	14,795	15,196
Amount	Million Rupees	18,772,097.3	31,351,024.6	32,528,876.7	29,214,203.6	29,996,979.5	28,534,508.5
4.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	195,713	217,380	279,864	301,500	324,035	358,312
Amount	Million Rupees	7,459,052.3	8,644,853.4	11,226,151.4	12,955,273.6	13,518,032.3	15,541,889.1
i. Payment Through Mobile							
Number of Transactions	Thousands	9,279	9,639	10,323	10,931	11,600	12,386
Amount	Million Rupees	461,881.6	475,074.4	524,125.3	601,765.3	642,216.2	701,723.8
ii. Utility Bills Payment							
Number of Transactions	Thousands	24,728	26,243	31,533	32,526	34,420	35,273
Amount	Million Rupees	170,200.0	260,573.2	269,218.3	278,024.0	308,453.5	419,133.6
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	41,721	44,998	57,426	60,631	62,521	67,534
Amount	Million Rupees	3,030,912.7	3,439,144.5	4,465,464.9	5,112,287.1	5,306,776.2	5,930,891.1
iv. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	119,985	136,501	180,582	197,411	215,495	243,119
Amount	Million Rupees	3,796,058.0	4,470,061.4	5,967,342.9	6,963,197.2	7,260,586.3	8,490,140.6

3.37 Electronic Banking Statistics

Product / Item	Unit	FY23	FY24				FY25
		Q4	Q1	Q2	Q3	Q4	Q1
4.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	32	35	35	162	33	36
Amount	Million Rupees	1,855.4	1,982.7	1,900.3	1,951.5	2,012.7	1,987.0
i. Payment Through Call Centre							
Number of Transactions	Thousands	20	20	19	148	19	17
Amount	Million Rupees	1,567.3	1,501.7	1,482.2	1,537.0	1,559.4	1,275.9
ii. Utility Bills Payment							
Number of Transactions	Thousands	10	15	15	13	13	18
Amount	Million Rupees	222.6	421.7	366.1	357.0	402.4	666.0
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	2	1	1	1	1	1
Amount	Million Rupees	65.4	58.9	51.9	56.7	50.8	45.0
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	0	0	0	0	0	0
Amount	Million Rupees	0.1	0.5	0.0	0.8	0.1	0.1
4.6 Internet Banking Transactions							
Number of Transactions	Thousands	45,553	49,791	57,131	58,587	57,579	60,068
Amount	Million Rupees	4,567,560.0	4,666,103.1	5,369,265.1	6,434,248.5	7,015,944.5	7,537,010.1
i. Payment Through Internet							
Number of Transactions	Thousands	1,304	1,401	1,518	1,353	1,384	1,414
Amount	Million Rupees	596,342.8	565,064.3	634,696.4	599,395.3	756,904.3	943,211.4
ii. Utility Bills Payment							
Number of Transactions	Thousands	5,610	6,001	6,324	6,613	5,181	5,403
Amount	Million Rupees	254,184.8	276,930.6	307,098.3	367,300.3	380,940.1	426,527.3
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	14,970	13,992	15,271	16,577	16,535	15,886
Amount	Million Rupees	1,745,718.9	1,616,290.2	1,986,929.0	2,334,368.1	2,572,720.9	2,652,706.3
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	23,669	28,398	34,018	34,044	34,479	37,366
Amount	Million Rupees	1,971,313.5	2,207,818.1	2,440,541.4	3,133,184.8	3,305,379.2	3,514,565.1
4.7 e-Commerce							
Number of Transactions	Thousands	8,196	9,598	10,871	9,594	9,928	11,068
Amount	Million Rupees	37,743.6	39,586.2	50,504.1	52,089.0	52,126.8	54,593.0

Source: Payment Systems Policy & Oversight Department

3.38 Real Time Gross Settlement- Systems Based Transactions

Items	Volume in Actual & Value in Billion Rupees									
	FY24								FY25	
	Q1		Q2		Q3		Q4		Q1	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	19,038	133,937.4	25,275	190,950.5	20,358	235,561.3	19,948	171,636.9	21,989	200,002.4
Inter Bank Fund Transfers	1,404,054	65,388.4	1,449,098	78,802.1	1,451,024	72,945.6	1,360,589	75,729.1	1,544,865	70,785.3
Retail Cheques Clearing	-	-	6,713	2,898.9	16,323	7,088.8	15,593	8,157.9	15,901	7,398.0
Total	1,423,092	199,325.8	1,481,086	272,651.5	1,487,705	315,595.6	1,396,130	255,523.8	1,582,755	278,185.7

3.39 Real Time Gross Settlement-Paper Based Transactions

Items	Volume in Million & Value in Billion Rupees									
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Cash Deposits	23	7,788.7	23	7,433.4	22	6,993.0	21	7,402.1	22	7,405.4
Cash withdrawals	35	7,573.1	39	8,161.1	37	7,842.2	36	7,449.7	35	7,116.7
Intra Bank Funds Transfer through Cheques	10	43,052.1	10	43,138.0	9	31,974.3	9	34,362.8	9	33,336.7
Inter Bank Funds Transfers (Clearing)	9	8,970.0	9	9,069.7	9	9,167.0	9	9,473.9	8	9,122.9
Utilities Bills Payments	16	620.4	15	603.7	15	556.8	15	611.3	16	772.5
Direct Debit (Standing Instructions)	1	4,706.7	1	4,969.2	1	4,376.4	1	5,311.4	1	5,706.7
Pay Order/Demand Draft	2	3,470.0	2	3,060.9	2	3,692.5	2	3,120.0	2	2,740.3
Others*	0	1,081.3	0	1,348.4	0	1,554.6	0	1,482.6	0	1,585.6
Total	95	77,262.3	98	77,784.4	95	66,156.9	92	69,213.8	94	67,786.9

Source: Payment Systems Policy & Oversight Department

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

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

Amount in Million Rupees

Ratio in percent

SEGMENT	2023			2024								
	Q4			Q1			Q2			Q3		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	8,878,428	779,085	8.8	8,640,135	774,591	9.0	8,803,067	780,630	8.9	8,871,063	768,487	8.7
SMEs Sector	537,795	76,095	14.1	487,146	80,974	16.6	484,358	79,472	16.4	536,568	124,266	23.2
Agriculture Sector	501,720	59,546	11.9	483,016	61,255	12.7	527,544	64,155	12.2	501,738	60,912	12.1
Consumer sector	814,807	34,209	4.2	796,834	36,228	4.5	800,257	36,667	4.6	811,324	38,200	4.7
i. Credit Cards	107,645	1,619	1.5	112,083	1,819	1.6	122,016	2,072	1.7	130,035	2,733	2.1
ii. Auto loans	247,398	4,541	1.8	233,581	4,790	2.1	225,499	4,856	2.2	226,820	5,106	2.3
iii. Consumer durable	1,519	52	3.5	1,686	53	3.1	2,017	73	3.6	2,248	77	3.4
iv. Mortgage loans	211,519	12,168	5.8	208,535	12,966	6.2	207,595	13,134	6.3	205,548	13,271	6.5
v. Other personal loans	246,727	15,828	6.4	240,948	16,600	6.9	243,131	16,532	6.8	246,673	17,014	6.9
Commodity Financing	1,407,078	8,807	0.6	1,315,923	7,838	0.6	1,539,805	9,222	0.6	1,259,200	61,154	4.9
Staff Loans	303,074	2,802	0.9	315,787	2,243	0.7	335,636	3,162	0.9	356,307	3,314	0.9
Others	657,693	34,274	5.2	636,101	31,965	5.0	650,193	31,046	4.8	664,931	31,589	4.8
Total	13,100,595	994,818	7.6	12,674,943	995,094	7.9	13,140,861	1,004,354	7.6	13,001,130	1,087,922	8.4

SECTOR	2023			2024								
	Q4			Q1			Q2			Q3		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	1,030,469	65,930	6.4	965,233	67,982	7.0	1,167,594	67,949	5.8	1,231,064	66,019	5.4
Automobile / Transportation	191,168	19,258	10.1	182,727	18,982	10.4	174,718	17,663	10.1	204,300	19,276	9.4
Cement	256,209	7,326	2.9	252,109	8,308	3.3	242,127	7,719	3.2	236,807	10,193	4.3
Chemical & Pharmaceuticals	435,472	16,589	3.8	405,954	18,107	4.5	476,211	18,699	3.9	478,530	19,444	4.1
Electronics	158,175	25,923	16.4	163,880	25,822	15.8	165,089	26,029	15.8	156,709	17,942	11.4
Financial	405,467	11,431	2.8	343,939	11,150	3.2	374,143	11,128	3.0	513,885	10,165	2.0
Individuals	1,151,752	63,590	5.5	1,144,041	64,439	5.6	1,189,218	65,284	5.5	1,105,079	67,799	6.1
Insurance	4,372	62	1.4	3,584	62	1.7	2,856	62	2.2	3,119	62	2.0
Others	5,311,860	461,137	8.7	4,962,708	453,985	9.1	5,119,295	467,445	9.1	4,927,503	566,889	11.5
Production/Transmission of Energy	1,767,480	82,560	4.7	1,720,455	85,453	5.0	1,742,310	85,506	4.9	1,662,891	82,546	5.0
Shoes & Leather garments	49,695	5,841	11.8	50,483	6,001	11.9	51,293	5,932	11.6	39,066	2,438	6.2
Sugar	294,808	53,171	18.0	524,221	53,968	10.3	466,826	53,429	11.4	396,157	53,314	13.5
Textile	2,043,668	182,000	8.9	1,955,608	180,836	9.2	1,969,183	177,509	9.0	2,046,019	171,836	8.4
Total	13,100,595	994,818	7.6	12,674,943	995,094	7.9	13,140,861	1,004,354	7.6	13,001,130	1,087,922	8.4

Source: Financial Stability Department SBP

3.41 Non-Performing Loans

(Domestic and Overseas Operations)

Million Rupees

Banks / DFIs	Jun-24			Sep-24		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	1,021,441.0	(4,239.0)	(0.03)	1,105,437.0	28,753.0	0.24
All Banks	1,006,128.0	(7,276.0)	(0.06)	1,087,922.0	24,300.0	0.20
Commercial Banks	964,125.0	(35,957.0)	(0.30)	1,051,359.0	2,648.0	0.02
Public Sector Commercial Banks	320,768.0	(24,342.0)	(1.15)	384,515.0	24,255.0	1.19
Local Private Banks	642,823.0	(11,305.0)	(0.12)	666,317.0	(21,338.0)	(0.23)
Foreign Banks	534.0	(309.0)	(0.07)	526.0	(270.0)	(0.06)
Specialized Banks	42,003.0	28,681.0	22.97	36,564.0	21,652.0	17.36
DFIs	15,313.0	3,036.0	1.55	17,515.0	4,453.0	2.38

Source: Financial Stability Department SBP

3.42 Cash Recovery against Non-Performing Loans

Million Rupees		
Banks / DFIs	For the Quarter Ended Jun 2024	For the Quarter Ended Sep 2024
All Banks & DFIs	22,792	15,637
All Banks	22,579	15,087
Commercial Banks	19,708	11,959
Public Sector Commercial Banks	3,966	3,699
Local Private Banks	15,741	8,253
Foreign Banks	2	7
Specialized Banks	2,871	3,128
DFIs	213	409

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

Source: Financial Stability Department SBP