

Quarterly Compendium:

# Statistics of the Banking System

[June 2025]



State Bank of Pakistan

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## Data Conventions

1. Figures for the calendar years (CY) are based on un-audited accounts for that year except for CY13 and earlier.
2. Figures for quarters (Mar (Q1), Jun (Q2), Sep (Q3) and Dec (Q4)) are based on unaudited Quarterly Report of Condition (QRC) submitted by banks/DFIs.
3. Data sources other than at point 1 and 2 are mentioned in respective tables.
4. Numbers in parentheses represents negative numbers.
5. From Jun-15 onwards, Quarterly Compendium has been revised to:
  - i. Remove redundancies, streamline and enhance disclosures, and synchronize the overall structure of the publication.
  - ii. Incorporate new FSIs (Core and Encouraged) as per IMF's current Compilation Guide and forthcoming suggestions that will help towards aligning our FSIs with the international best practices/definitions.
  - iii. Streamline reporting of Financings of Islamic Banks/ Islamic Bank Branches to include inventories and other related item(s) pertaining to Islamic modes of financing, which were previously reported under 'Other Assets'.

**Note:** The statistics of Q3CY19 onwards related to Commercial Banks exclude IDBL due to start of its liquidation process by SBP in September, 2019.

## **1. Banking System**

Table 1.1: Financial Soundness Indicators

Indicators	Percent									Trend
	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	
<b>CAPITAL ADEQUACY</b>										
<b>Risk Weighted CAR<sup>^</sup></b>										
Public Sector Commercial Banks	19.7	21.3	23.0	22.5	21.7	23.1	24.6	24.6	24.3	
Local Private Banks	16.2	17.4	17.8	17.9	18.6	20.1	18.7	19.4	20.0	
Foreign Banks	42.0	46.1	42.3	41.1	42.1	44.5	43.0	44.9	53.0	
<b>Commercial Banks</b>	<b>17.5</b>	<b>18.9</b>	<b>19.4</b>	<b>19.4</b>	<b>19.8</b>	<b>21.3</b>	<b>20.4</b>	<b>20.9</b>	<b>21.5</b>	
Specialized Banks	32.9	34.5	34.3	34.6	33.3	34.8	38.5	38.9	42.2	
<b>All Banks</b>	<b>17.8</b>	<b>19.1</b>	<b>19.7</b>	<b>19.6</b>	<b>20.0</b>	<b>21.5</b>	<b>20.6</b>	<b>21.2</b>	<b>21.8</b>	
<b>Tier 1 Capital to RWA<sup>^</sup></b>										
Public Sector Commercial Banks	15.5	16.9	18.1	17.4	16.9	17.7	18.6	18.9	18.4	
Local Private Banks	13.4	14.4	14.3	14.2	14.8	15.5	14.7	15.7	16.1	
Foreign Banks	41.9	46.0	42.3	41.1	41.7	43.0	42.3	44.7	52.6	
<b>Commercial Banks</b>	<b>14.6</b>	<b>15.8</b>	<b>15.8</b>	<b>15.6</b>	<b>15.9</b>	<b>16.7</b>	<b>16.1</b>	<b>17.0</b>	<b>17.3</b>	
Specialized Banks	29.7	31.1	31.2	30.8	30.1	31.2	35.4	35.9	39.0	
<b>All Banks</b>	<b>14.8</b>	<b>16.0</b>	<b>16.0</b>	<b>15.8</b>	<b>16.2</b>	<b>16.9</b>	<b>16.4</b>	<b>17.3</b>	<b>17.6</b>	
<b>Capital to Total Assets*</b>										
Public Sector Commercial Banks	4.7	4.9	5.4	5.8	4.9	5.4	6.3	6.2	6.2	
Local Private Banks	5.6	5.7	5.7	5.9	5.4	5.8	6.0	6.1	5.9	
Foreign Banks	8.5	8.7	9.3	9.6	8.6	8.8	9.1	12.1	12.0	
<b>Commercial Banks</b>	<b>5.6</b>	<b>5.6</b>	<b>5.8</b>	<b>6.0</b>	<b>5.5</b>	<b>5.8</b>	<b>6.2</b>	<b>6.3</b>	<b>6.2</b>	
Specialized Banks	6.7	8.2	12.4	10.9	9.8	10.3	15.2	15.8	20.2	
<b>All Banks</b>	<b>5.6</b>	<b>5.7</b>	<b>5.9</b>	<b>6.1</b>	<b>5.5</b>	<b>5.9</b>	<b>6.3</b>	<b>6.4</b>	<b>6.3</b>	
<b>ASSET QUALITY</b>										
<b>NPLs to Total Loans</b>										
Public Sector Commercial Banks	12.2	12.3	12.0	13.3	12.9	16.0	13.0	12.6	14.3	
Local Private Banks	6.1	6.4	6.4	6.5	6.4	6.6	5.0	5.8	5.9	
Foreign Banks	0.4	0.2	0.1	0.1	0.1	0.1	0.1	0.3	0.1	
<b>Commercial Banks</b>	<b>7.1</b>	<b>7.4</b>	<b>7.4</b>	<b>7.6</b>	<b>7.4</b>	<b>8.2</b>	<b>6.2</b>	<b>7.0</b>	<b>7.3</b>	
Specialized Banks	34.2	30.3	28.1	28.5	30.4	26.2	19.6	17.9	13.4	
<b>All Banks</b>	<b>7.4</b>	<b>7.7</b>	<b>7.6</b>	<b>7.9</b>	<b>7.6</b>	<b>8.4</b>	<b>6.3</b>	<b>7.1</b>	<b>7.4</b>	
<b>Provisions to NPLs**</b>										
Public Sector Commercial Banks	94.6	96.5	97.9	107.8	108.2	93.7	96.4	115.9	96.8	
Local Private Banks	97.5	97.8	92.8	107.3	107.3	107.5	109.9	110.7	111.6	
Foreign Banks	116.7	122.3	110.6	120.3	168.6	191.1	239.9	482.3	351.3	
<b>Commercial Banks</b>	<b>96.5</b>	<b>97.4</b>	<b>94.5</b>	<b>107.4</b>	<b>107.6</b>	<b>102.5</b>	<b>105.1</b>	<b>112.5</b>	<b>106.4</b>	
Specialized Banks	49.3	51.6	48.1	55.5	51.4	63.4	57.1	79.8	96.6	
<b>All Banks</b>	<b>94.4</b>	<b>95.5</b>	<b>92.7</b>	<b>105.4</b>	<b>105.3</b>	<b>101.2</b>	<b>103.9</b>	<b>111.7</b>	<b>106.2</b>	
<b>Net NPLs to Net Loans</b>										
Public Sector Commercial Banks	0.7	0.5	0.3	-1.2	-1.2	1.2	0.5	-2.3	0.5	
Local Private Banks	0.2	0.1	0.5	-0.5	-0.5	-0.5	-0.5	-0.7	-0.7	
Foreign Banks	-0.1	0.0	0.0	0.0	-0.1	-0.1	-0.1	-1.0	-0.2	
<b>Commercial Banks</b>	<b>0.3</b>	<b>0.2</b>	<b>0.4</b>	<b>-0.6</b>	<b>-0.6</b>	<b>-0.2</b>	<b>-0.3</b>	<b>-0.9</b>	<b>-0.5</b>	
Specialized Banks	20.9	17.4	16.9	15.0	17.5	11.5	9.4	4.2	0.5	
<b>All Banks</b>	<b>0.4</b>	<b>0.4</b>	<b>0.6</b>	<b>-0.5</b>	<b>-0.4</b>	<b>-0.1</b>	<b>-0.3</b>	<b>-0.9</b>	<b>-0.5</b>	
<b>Net NPLs to Capital*</b>										
Public Sector Commercial Banks	4.0	2.4	1.3	-4.8	-5.2	4.5	2.1	-8.3	1.8	
Local Private Banks	0.9	0.7	2.3	-2.3	-2.2	-2.2	-2.7	-2.8	-2.8	
Foreign Banks	-0.2	-0.1	0.0	-0.1	-0.2	-0.2	-0.3	-0.7	-0.5	
<b>Commercial Banks</b>	<b>1.4</b>	<b>1.0</b>	<b>2.0</b>	<b>-2.6</b>	<b>-2.6</b>	<b>-0.9</b>	<b>-1.6</b>	<b>-3.7</b>	<b>-1.8</b>	
Specialized Banks	35.4	28.5	26.6	23.0	28.2	17.2	12.5	5.4	0.7	
<b>All Banks</b>	<b>2.4</b>	<b>1.8</b>	<b>2.7</b>	<b>-1.9</b>	<b>-1.9</b>	<b>-0.4</b>	<b>-1.2</b>	<b>-3.4</b>	<b>-1.7</b>	
<b>Investment in Equities to Capital#</b>										
Public Sector Commercial Banks	14.1	13.5	15.2	12.6	14.7	11.0	14.4	8.6	8.5	
Local Private Banks	5.6	4.7	5.3	4.2	3.9	0.6	1.0	1.5	1.7	
Foreign Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>Commercial Banks</b>	<b>6.9</b>	<b>6.1</b>	<b>6.9</b>	<b>5.5</b>	<b>5.6</b>	<b>2.5</b>	<b>3.5</b>	<b>2.7</b>	<b>2.8</b>	
Specialized Banks	4.5	4.8	5.0	4.6	4.6	0.3	0.0	0.0	0.0	
<b>All Banks</b>	<b>6.8</b>	<b>6.1</b>	<b>6.8</b>	<b>5.5</b>	<b>5.6</b>	<b>2.4</b>	<b>3.4</b>	<b>2.6</b>	<b>2.8</b>	

<sup>^</sup> Data for Dec-13 and onwards is based on Basel III, and data from CY08 to Sep-13 is based on Basel II with the exception of PPCBL which is based on Basel I.

\* Effective from June 30, 2015, Regulatory Capital, as defined under Basel requirements, has been used to calculate Capital to Total Assets and Net NPLs to Capital Ratios (highlighted in Red). Prior to Jun-15, Balance Sheet Capital was used for calculation of these ratios.

# New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

<sup>^^</sup> Based on un-audited quarterly numbers only.

\*\* Provisions include general and specific provisions

Table 1.1: Financial Soundness Indicators (Continued)

Indicators	Percent									Trend
	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	
<b>Gross Asset Position in Financial Derivatives to Capital<sup>^^</sup>#</b>										
Public Sector Commercial Banks	2.3	0.0	0.0	0.0	0.1	0.1	0.1	0.0	0.1	
Local Private Banks	1.3	1.5	1.0	0.8	0.7	1.0	0.7	0.4	0.5	
Foreign Banks	33.4	13.3	6.0	6.5	4.2	6.9	7.6	1.7	2.4	
<b>Commercial Banks</b>	<b>3.7</b>	<b>2.0</b>	<b>1.1</b>	<b>1.0</b>	<b>0.8</b>	<b>1.2</b>	<b>1.0</b>	<b>0.4</b>	<b>0.6</b>	
Specialized Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>All Banks</b>	<b>3.6</b>	<b>2.0</b>	<b>1.1</b>	<b>1.0</b>	<b>0.8</b>	<b>1.2</b>	<b>0.9</b>	<b>0.4</b>	<b>0.6</b>	
<b>Gross Liability Position in Financial Derivatives to Capital<sup>^^</sup>#</b>										
Public Sector Commercial Banks	0.1	3.2	1.3	0.5	0.0	0.5	0.1	0.0	0.0	
Local Private Banks	1.6	3.9	1.7	1.5	1.3	1.7	1.2	0.4	0.5	
Foreign Banks	12.3	26.8	18.3	15.3	11.7	21.4	25.0	9.7	2.0	
<b>Commercial Banks</b>	<b>2.0</b>	<b>5.3</b>	<b>2.7</b>	<b>2.3</b>	<b>1.8</b>	<b>2.7</b>	<b>2.5</b>	<b>0.9</b>	<b>0.5</b>	
Specialized Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>All Banks</b>	<b>2.0</b>	<b>5.2</b>	<b>2.7</b>	<b>2.2</b>	<b>1.7</b>	<b>2.7</b>	<b>2.4</b>	<b>0.9</b>	<b>0.5</b>	
<b>EARNINGS</b>										
<b>Return on Assets (Before Tax)</b>										
Public Sector Commercial Banks	1.3	1.3	1.5	1.2	0.0	0.6	1.1	2.1	2.1	
Local Private Banks	3.1	3.3	3.5	3.2	3.0	3.2	3.0	2.9	2.9	
Foreign Banks	7.1	5.8	6.3	6.1	5.2	4.6	4.7	6.3	5.6	
<b>Commercial Banks</b>	<b>4.4</b>	<b>6.0</b>	<b>5.4</b>	<b>5.9</b>	<b>3.8</b>	<b>2.7</b>	<b>2.7</b>	<b>5.7</b>	<b>2.9</b>	
Specialized Banks	2.2	2.4	3.0	1.3	1.4	2.3	3.5	3.5	4.7	
<b>All Banks</b>	<b>2.9</b>	<b>3.0</b>	<b>3.1</b>	<b>2.9</b>	<b>2.5</b>	<b>2.7</b>	<b>2.7</b>	<b>2.9</b>	<b>2.9</b>	
<b>Return on Assets (After Tax)</b>										
Public Sector Commercial Banks	0.7	0.7	0.8	0.6	-0.1	0.3	0.5	1.0	1.0	
Local Private Banks	1.6	1.7	1.7	1.6	1.5	1.5	1.4	1.3	1.3	
Foreign Banks	3.7	3.2	3.2	3.3	2.8	2.4	2.4	3.4	2.7	
<b>Commercial Banks</b>	<b>2.3</b>	<b>3.1</b>	<b>2.7</b>	<b>2.9</b>	<b>1.8</b>	<b>1.3</b>	<b>1.3</b>	<b>2.6</b>	<b>1.3</b>	
Specialized Banks	0.7	0.9	1.6	0.5	0.7	1.1	1.7	1.8	2.2	
<b>All Banks</b>	<b>1.5</b>	<b>1.5</b>	<b>1.6</b>	<b>1.4</b>	<b>1.2</b>	<b>1.3</b>	<b>1.3</b>	<b>1.3</b>	<b>1.3</b>	
<b>ROE (Avg. Equity &amp; Surplus) (Before Tax)</b>										
Public Sector Commercial Banks	26.5	26.9	29.6	21.5	0.1	10.7	19.3	36.5	35.4	
Local Private Banks	55.9	58.9	60.8	55.8	53.3	54.7	52.6	49.6	50.1	
Foreign Banks	82.0	66.7	71.1	64.0	57.3	51.0	52.4	120.2	52.0	
<b>Commercial Banks</b>	<b>51.8</b>	<b>53.2</b>	<b>55.4</b>	<b>49.8</b>	<b>43.6</b>	<b>46.3</b>	<b>46.4</b>	<b>95.4</b>	<b>47.5</b>	
Specialized Banks	19.8	21.2	25.9	10.2	11.2	17.2	25.0	19.4	24.0	
<b>All Banks</b>	<b>50.7</b>	<b>52.1</b>	<b>54.4</b>	<b>48.6</b>	<b>42.6</b>	<b>45.4</b>	<b>45.8</b>	<b>47.0</b>	<b>46.8</b>	
<b>ROE (Avg. Equity &amp; Surplus) (After Tax)</b>										
Public Sector Commercial Banks	14.5	15.2	15.4	11.1	-2.8	5.6	9.5	16.9	16.6	
Local Private Banks	28.6	30.1	30.0	27.3	25.9	26.9	24.5	22.4	22.6	
Foreign Banks	42.5	36.3	36.8	35.3	30.8	26.5	26.9	65.2	24.6	
<b>Commercial Banks</b>	<b>26.7</b>	<b>27.6</b>	<b>27.6</b>	<b>24.7</b>	<b>20.9</b>	<b>22.9</b>	<b>21.8</b>	<b>44.0</b>	<b>21.6</b>	
Specialized Banks	6.6	8.5	13.7	4.3	5.3	8.7	12.2	9.8	11.1	
<b>All Banks</b>	<b>26.0</b>	<b>26.9</b>	<b>27.1</b>	<b>24.1</b>	<b>20.4</b>	<b>22.5</b>	<b>21.5</b>	<b>21.7</b>	<b>21.3</b>	
<b>NII/Gross Income</b>										
Public Sector Commercial Banks	78.6	81.9	78.7	69.5	71.8	71.7	70.0	84.3	82.1	
Local Private Banks	83.4	84.5	83.8	79.2	79.0	79.5	78.8	81.1	79.7	
Foreign Banks	76.4	93.3	84.6	64.1	75.2	93.4	86.5	92.6	82.4	
<b>Commercial Banks</b>	<b>82.4</b>	<b>84.6</b>	<b>83.2</b>	<b>77.3</b>	<b>78.1</b>	<b>79.2</b>	<b>78.0</b>	<b>82.2</b>	<b>80.2</b>	
Specialized Banks	68.9	69.4	67.6	69.9	62.6	64.2	62.5	74.4	66.9	
<b>All Banks</b>	<b>82.2</b>	<b>84.4</b>	<b>82.9</b>	<b>77.2</b>	<b>77.8</b>	<b>79.0</b>	<b>77.7</b>	<b>82.1</b>	<b>80.0</b>	
<b>Cost/Income Ratio</b>										
Public Sector Commercial Banks	56.8	52.9	50.8	59.9	102.0	59.0	54.2	43.6	46.1	
Local Private Banks	42.8	42.0	41.6	41.9	43.3	42.3	43.3	44.8	45.2	
Foreign Banks	8.9	10.3	11.5	8.7	9.8	10.8	11.5	8.0	9.9	
<b>Commercial Banks</b>	<b>42.6</b>	<b>41.8</b>	<b>41.2</b>	<b>42.0</b>	<b>47.9</b>	<b>42.8</b>	<b>43.4</b>	<b>42.9</b>	<b>43.9</b>	
Specialized Banks	50.2	43.9	41.3	59.6	59.9	43.9	40.5	47.1	43.3	
<b>All Banks</b>	<b>42.7</b>	<b>41.9</b>	<b>41.2</b>	<b>42.2</b>	<b>48.1</b>	<b>42.9</b>	<b>43.3</b>	<b>42.9</b>	<b>43.9</b>	

# New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

^^ Based on un-audited quarterly numbers only.

Table 1.1: Financial Soundness Indicators (Continued)

Indicators	Percent									Trend
	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	
<b>Trading Income to Gross Income#</b>										
Public Sector Commercial Banks	1.0	1.4	3.4	6.7	4.6	8.6	9.4	1.8	3.7	
Local Private Banks	-1.3	-1.4	-0.6	3.1	2.9	3.1	4.1	2.8	3.3	
Foreign Banks	1.6	0.0	0.0	-0.2	0.8	0.8	2.4	2.7	3.7	
<b>Commercial Banks</b>	<b>-0.9</b>	<b>-1.0</b>	<b>-0.1</b>	<b>3.3</b>	<b>3.0</b>	<b>3.7</b>	<b>4.7</b>	<b>2.6</b>	<b>3.4</b>	
Specialized Banks	0.1	0.7	0.7	2.5	3.1	5.9	5.7	1.7	3.1	
<b>All Banks</b>	<b>-0.9</b>	<b>-1.0</b>	<b>-0.1</b>	<b>3.3</b>	<b>3.0</b>	<b>3.7</b>	<b>4.7</b>	<b>2.6</b>	<b>3.4</b>	
<b>Personnel Expenses to Non-interest Expenses#</b>										
Public Sector Commercial Banks	49.4	48.9	46.6	48.9	31.2	47.7	44.6	58.6	56.1	
Local Private Banks	38.7	37.9	37.3	39.4	39.1	37.9	37.4	38.3	36.7	
Foreign Banks	43.4	41.6	41.2	41.5	41.6	41.0	44.1	40.2	38.6	
<b>Commercial Banks</b>	<b>40.5</b>	<b>39.7</b>	<b>38.9</b>	<b>40.9</b>	<b>37.3</b>	<b>39.5</b>	<b>38.6</b>	<b>41.6</b>	<b>39.8</b>	
Specialized Banks	58.0	54.4	52.7	52.1	49.3	50.8	53.7	54.2	52.0	
<b>All Banks</b>	<b>40.9</b>	<b>40.0</b>	<b>39.1</b>	<b>41.1</b>	<b>37.5</b>	<b>39.6</b>	<b>38.8</b>	<b>41.8</b>	<b>40.0</b>	
<b>LIQUIDITY</b>										
<b>Liquid Assets/Total Assets</b>										
Public Sector Commercial Banks	65.8	67.9	65.4	67.9	70.0	74.1	66.0	69.2	69.5	
Local Private Banks	56.7	59.2	62.2	62.1	65.3	64.1	57.8	63.1	66.7	
Foreign Banks	69.8	73.5	75.1	76.1	77.4	77.7	78.4	89.0	73.8	
<b>Commercial Banks</b>	<b>59.4</b>	<b>61.8</b>	<b>63.4</b>	<b>63.9</b>	<b>66.7</b>	<b>66.7</b>	<b>60.2</b>	<b>65.0</b>	<b>67.4</b>	
Specialized Banks	81.1	77.2	68.8	69.6	73.3	73.2	68.1	67.7	61.5	
<b>All Banks</b>	<b>59.9</b>	<b>62.1</b>	<b>63.5</b>	<b>64.0</b>	<b>66.8</b>	<b>66.7</b>	<b>60.3</b>	<b>65.1</b>	<b>67.4</b>	
<b>Liquid Assets/Total Deposits</b>										
Public Sector Commercial Banks	110.9	124.4	109.0	114.5	113.4	119.4	107.0	110.8	100.4	
Local Private Banks	79.1	84.5	94.1	92.1	99.2	97.8	95.7	102.6	106.8	
Foreign Banks	232.5	237.2	220.5	215.6	213.1	200.1	202.6	176.3	152.2	
<b>Commercial Banks</b>	<b>88.5</b>	<b>95.4</b>	<b>99.9</b>	<b>99.0</b>	<b>104.7</b>	<b>104.6</b>	<b>100.8</b>	<b>106.1</b>	<b>106.6</b>	
Specialized Banks	1321.8	1069.3	622.8	799.7	889.7	916.0	649.7	605.1	501.4	
<b>All Banks</b>	<b>91.2</b>	<b>97.4</b>	<b>101.1</b>	<b>100.4</b>	<b>106.1</b>	<b>106.1</b>	<b>101.9</b>	<b>107.1</b>	<b>107.3</b>	
<b>Liquid Assets/Short term Liabilities^^#</b>										
Public Sector Commercial Banks	91.5	91.5	91.7	95.2	101.9	109.3	96.0	97.7	103.4	
Local Private Banks	115.2	122.0	116.6	118.1	116.8	116.8	102.5	109.6	112.1	
Foreign Banks	117.5	121.9	125.7	98.2	91.3	91.3	94.3	110.7	92.5	
<b>Commercial Banks</b>	<b>108.3</b>	<b>112.6</b>	<b>110.5</b>	<b>111.3</b>	<b>111.8</b>	<b>113.5</b>	<b>100.6</b>	<b>107.1</b>	<b>109.6</b>	
Specialized Banks	97.9	96.8	95.8	91.5	94.6	94.0	97.5	99.1	100.5	
<b>All Banks</b>	<b>107.9</b>	<b>112.2</b>	<b>110.3</b>	<b>110.9</b>	<b>111.5</b>	<b>113.1</b>	<b>100.6</b>	<b>107.0</b>	<b>109.5</b>	
<b>Advances/Deposits</b>										
Public Sector Commercial Banks	43.2	43.7	41.1	38.3	33.8	32.5	40.1	35.1	30.4	
Local Private Banks	44.0	40.8	40.8	38.4	37.0	36.4	51.7	41.2	35.8	
Foreign Banks	87.2	78.7	68.9	62.9	57.7	50.5	49.8	16.7	48.9	
<b>Commercial Banks</b>	<b>44.7</b>	<b>42.1</b>	<b>41.5</b>	<b>39.0</b>	<b>36.8</b>	<b>36.0</b>	<b>49.4</b>	<b>39.4</b>	<b>35.0</b>	
Specialized Banks	185.9	187.2	177.2	191.6	191.8	191.7	191.9	182.0	209.7	
<b>All Banks</b>	<b>45.0</b>	<b>42.4</b>	<b>41.8</b>	<b>39.3</b>	<b>37.1</b>	<b>36.3</b>	<b>49.7</b>	<b>39.7</b>	<b>35.3</b>	
<b>Customer Deposits to Total Loans#</b>										
Public Sector Commercial Banks	185.9	185.4	193.4	201.8	234.0	243.9	209.4	242.2	261.7	
Local Private Banks	203.9	218.8	217.5	228.9	237.2	244.0	174.3	217.2	244.1	
Foreign Banks	113.0	125.5	143.1	156.7	166.0	193.4	197.6	582.2	201.4	
<b>Commercial Banks</b>	<b>196.9</b>	<b>208.4</b>	<b>210.0</b>	<b>221.2</b>	<b>234.2</b>	<b>242.3</b>	<b>180.9</b>	<b>225.6</b>	<b>246.0</b>	
Specialized Banks	43.2	43.7	45.6	42.5	42.9	42.2	45.5	46.4	40.9	
<b>All Banks</b>	<b>195.4</b>	<b>206.7</b>	<b>208.3</b>	<b>219.3</b>	<b>232.1</b>	<b>240.1</b>	<b>179.7</b>	<b>223.8</b>	<b>243.9</b>	

# New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

^^ Based on un-audited quarterly numbers only.

Table 1.1: Financial Soundness Indicators (Continued)

Indicators	Percent									Trend
	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	
<b>SECTORAL DISTRIBUTION OF LOANS</b>										
<b>Domestic Loans to Total Loans#</b>										
Public Sector Commercial Banks	94.8	94.8	95.0	94.7	94.7	94.7	95.4	95.0	95.3	
Local Private Banks	93.5	93.5	93.7	93.9	94.1	93.9	93.3	92.7	92.4	
Foreign Banks	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
<b>Commercial Banks</b>	<b>94.0</b>	<b>94.0</b>	<b>94.2</b>	<b>94.3</b>	<b>94.5</b>	<b>94.3</b>	<b>93.8</b>	<b>93.2</b>	<b>93.1</b>	
Specialized Banks	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
<b>All Banks</b>	<b>94.1</b>	<b>94.1</b>	<b>94.2</b>	<b>94.3</b>	<b>94.5</b>	<b>94.3</b>	<b>93.9</b>	<b>93.2</b>	<b>93.2</b>	
<b>Public Sector Domestic Loans to Total Loans#</b>										
Public Sector Commercial Banks	36.4	38.2	34.3	30.6	32.4	30.9	27.2	32.6	33.0	
Local Private Banks	23.7	21.6	21.1	21.1	23.1	21.0	18.2	19.3	17.4	
Foreign Banks	79.6	82.4	83.3	84.7	81.5	83.9	84.7	56.6	84.6	
<b>Commercial Banks</b>	<b>28.3</b>	<b>27.3</b>	<b>25.9</b>	<b>25.1</b>	<b>26.9</b>	<b>25.0</b>	<b>21.4</b>	<b>22.1</b>	<b>22.4</b>	
Specialized Banks	1.6	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	
<b>All Banks</b>	<b>28.1</b>	<b>27.0</b>	<b>25.7</b>	<b>24.8</b>	<b>26.6</b>	<b>24.7</b>	<b>21.2</b>	<b>21.9</b>	<b>22.1</b>	
<b>Domestic Loans to Financial Institutions/Total Loans#</b>										
Public Sector Commercial Banks	0.5	0.5	0.9	1.1	1.0	1.1	2.8	1.0	1.1	
Local Private Banks	2.2	2.3	1.9	1.7	1.2	2.4	9.6	5.2	4.8	
Foreign Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>Commercial Banks</b>	<b>1.8</b>	<b>1.8</b>	<b>1.6</b>	<b>1.5</b>	<b>1.1</b>	<b>2.1</b>	<b>8.2</b>	<b>4.4</b>	<b>4.0</b>	
Specialized Banks	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	
<b>All Banks</b>	<b>1.8</b>	<b>1.8</b>	<b>1.6</b>	<b>1.5</b>	<b>1.1</b>	<b>2.1</b>	<b>8.1</b>	<b>4.3</b>	<b>4.0</b>	
<b>Corporate &amp; SME Sector Domestic Loans to Total Loans#</b>										
Public Sector Commercial Banks	43.4	41.3	44.4	46.0	43.8	44.6	49.9	41.9	42.0	
Local Private Banks	57.7	59.7	60.4	60.2	58.7	60.6	65.1	62.2	62.9	
Foreign Banks	19.1	16.3	16.6	15.2	18.4	16.0	15.2	43.1	15.3	
<b>Commercial Banks</b>	<b>53.3</b>	<b>54.2</b>	<b>55.6</b>	<b>55.9</b>	<b>54.5</b>	<b>56.1</b>	<b>61.3</b>	<b>58.3</b>	<b>57.6</b>	
Specialized Banks	4.7	4.5	4.2	4.2	4.0	4.0	0.1	0.0	0.0	
<b>All Banks</b>	<b>52.8</b>	<b>53.7</b>	<b>55.1</b>	<b>55.4</b>	<b>53.9</b>	<b>55.5</b>	<b>60.7</b>	<b>57.7</b>	<b>57.0</b>	
<b>Other Domestic Loans to Total Loans#</b>										
Public Sector Commercial Banks	14.6	14.8	15.5	16.9	17.6	18.1	15.5	19.4	19.2	
Local Private Banks	9.9	9.9	10.2	10.9	11.1	9.9	0.4	6.0	7.1	
Foreign Banks	1.3	1.3	0.1	0.1	0.1	0.1	0.1	0.3	0.1	
<b>Commercial Banks</b>	<b>10.6</b>	<b>10.7</b>	<b>11.0</b>	<b>11.7</b>	<b>12.0</b>	<b>11.1</b>	<b>2.9</b>	<b>8.4</b>	<b>9.1</b>	
Specialized Banks	93.7	95.4	95.7	95.7	95.8	95.9	99.9	99.9	99.9	
<b>All Banks</b>	<b>11.4</b>	<b>11.5</b>	<b>11.9</b>	<b>12.6</b>	<b>12.9</b>	<b>12.0</b>	<b>3.7</b>	<b>9.3</b>	<b>10.1</b>	
<b>Overseas Loans to Total Loans#</b>										
Public Sector Commercial Banks	5.2	5.2	5.0	5.3	5.3	5.3	4.6	5.0	4.7	
Local Private Banks	6.5	6.5	6.3	6.1	5.9	6.1	6.7	7.3	7.6	
Foreign Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>Commercial Banks</b>	<b>6.0</b>	<b>6.0</b>	<b>5.8</b>	<b>5.7</b>	<b>5.5</b>	<b>5.7</b>	<b>6.2</b>	<b>6.8</b>	<b>6.9</b>	
Specialized Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>All Banks</b>	<b>5.9</b>	<b>5.9</b>	<b>5.8</b>	<b>5.7</b>	<b>5.5</b>	<b>5.7</b>	<b>6.1</b>	<b>6.8</b>	<b>6.8</b>	
<b>Foreign Currency Loans to Total Loans#</b>										
Public Sector Commercial Banks	5.2	5.3	5.0	5.4	5.3	5.3	4.6	5.1	4.7	
Local Private Banks	10.8	10.7	11.1	10.3	10.5	11.8	11.9	13.4	13.3	
Foreign Banks	79.7	82.5	83.3	84.8	81.5	84.0	84.8	56.8	84.7	
<b>Commercial Banks</b>	<b>12.1</b>	<b>12.2</b>	<b>12.3</b>	<b>11.9</b>	<b>12.0</b>	<b>13.0</b>	<b>12.5</b>	<b>12.3</b>	<b>13.9</b>	
Specialized Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>All Banks</b>	<b>12.0</b>	<b>12.0</b>	<b>12.2</b>	<b>11.8</b>	<b>11.8</b>	<b>12.9</b>	<b>12.4</b>	<b>12.2</b>	<b>13.7</b>	
<b>Foreign Currency Liabilities to Total Liabilities#</b>										
Public Sector Commercial Banks	8.5	8.1	9.0	8.0	7.8	8.1	14.2	8.1	7.1	
Local Private Banks	11.4	10.9	9.8	10.2	9.6	9.5	9.3	9.2	9.1	
Foreign Banks	66.1	61.1	58.6	58.4	55.2	53.6	52.3	36.8	41.1	
<b>Commercial Banks</b>	<b>13.1</b>	<b>12.4</b>	<b>11.6</b>	<b>11.8</b>	<b>11.1</b>	<b>11.0</b>	<b>11.9</b>	<b>9.8</b>	<b>9.6</b>	
Specialized Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
<b>All Banks</b>	<b>12.8</b>	<b>12.3</b>	<b>11.5</b>	<b>11.6</b>	<b>10.9</b>	<b>10.9</b>	<b>11.8</b>	<b>9.7</b>	<b>9.6</b>	
<b>Residential Real Estate Loans to Total Loans - All Banks#~</b>	<b>5.1</b>	-	<b>5.2</b>	-	<b>5.3</b>	<b>5.5</b>	<b>4.5</b>	<b>4.4</b>	<b>4.7</b>	
<b>Commercial Real Estate Loans to Total Loans - All Banks#~</b>	<b>8.0</b>	-	<b>8.3</b>	-	<b>8.0</b>	<b>8.1</b>	<b>9.7</b>	<b>11.4</b>	<b>8.4</b>	
<b>Spread between lending and deposit rates - All Banks#\$</b>	<b>723</b>	<b>772</b>	<b>705</b>	<b>656</b>	<b>684</b>	<b>640</b>	<b>594</b>	<b>659</b>	<b>667</b>	
<b>Spread between highest and lowest interbank rates - All Banks#&amp;</b>	<b>100</b>	<b>110</b>	<b>98</b>	<b>75</b>	<b>45</b>	<b>60</b>	<b>90</b>	<b>90</b>	<b>140</b>	

# New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

\$ Lending and deposit rates are taken from Table 3.31 of Statistical Bulletin, wherein Lending rates are for outstanding loans (including zero mark up and excluding interbank), and Deposit rates are for outstanding deposits (including zero mark up and excluding interbank).

& Interbank rates are taken from DMMD's daily publication of interbank call money rates (O/N maturity).

~ Real Estate numbers are taken from Table 3.11 of Statistical Bulletin i.e. Classification of Scheduled Banks' Advances by Securities Pledge (information updated on half-yearly basis for June and December)

## Statistics of the Banking System:

**Table 1.2: Key variables of Balance Sheet and Profit & Loss Statement**

	PKR billion				
	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
Total Assets	51,687	52,112	53,693	54,632	59,572
Investments (net)	30,973	31,501	29,791	33,152	37,492
Advances (net)**	12,083	11,901	15,805	13,162	13,218
Borrowings	13,201	12,854	15,006	14,971	15,014
Deposits	32,538	32,779	31,792	33,192	37,423
Liabilities	48,804	48,936	50,390	51,303	55,903
Paid up Capital	629	629	626	637	554
Equity	2,883	3,175	3,303	3,329	3,670
Profit Before Tax (ytd)	601	991	1,368	390	803
Profit After Tax (ytd)	287	491	644	180	365
Provisioning Charges (ytd)	14	33	64	15	9
Non-Performing Loans	1,004	1,088	1,068	1,013	1,055
Provisions Held Against NPLs	1,057	1,101	1,109	1,131	1,121
Non-Performing Loans (net)	(53)	(13)	(41)	(119)	(65)

Note: Statistics of profits are on year-to-date (ytd) basis.

\*\* Provisions include general and specific provisions

**Table 1.3: Growth Rates of Key Variables and Key Financial Soundness Indicators**

	Percent									
	Jun-24		Sep-24		Dec-24		Mar-25		Jun-25	
<b>Growth Rates</b>	QoQ	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY
Assets	11.1	26.7	0.8	20.7	3.0	15.8	1.7	17.5	9.0	15.3
Investments (Net)	14.3	44.0	1.7	35.4	(5.4)	14.5	11.3	22.4	13.1	21.0
Advances (Net)**	3.9	0.2	(1.5)	1.9	32.8	29.8	(16.7)	13.2	0.4	9.4
Borrowings	17.0	45.7	(2.6)	23.9	16.7	28.5	(0.2)	32.7	0.3	13.7
Deposits	9.9	21.5	0.7	19.2	(3.0)	9.1	4.4	12.1	12.7	15.0
Liabilities	11.7	26.9	0.3	20.3	3.0	15.6	1.8	17.4	9.0	14.5
Paid up Capital	0.1	2.4	0.0	0.7	(0.5)	(0.4)	1.8	1.5	(13.0)	(11.8)
Equity	3.1	23.5	10.1	27.6	4.0	18.5	0.8	19.0	10.2	27.3
<b>KEY FSIs:</b>										
Capital Adequacy Ratio	20.0		21.5		20.6		21.2		21.4	
Capital to Total Assets*	5.5		5.9		6.3		6.4		6.2	
NPLs to Loans (Gross)	7.6		8.4		6.3		7.1		7.4	
Net NPLs to Net Loans	-0.4		-0.1		-0.3		-0.9		-0.5	
ROA (Before Tax)	2.5		2.7		2.7		2.9		2.9	
ROE^ (Before Tax)	42.6		45.4		45.8		47.0		46.8	
Liquid Assets/ Total Deposits	106.1		106.1		101.9		107.1		107.3	
Advances to Deposit Ratio	37.1		36.3		49.7		39.7		35.3	

^ Based on Average Equity plus Surplus on Revaluation.

\* Effective from June 30, 2015, Regulatory Capital, as defined under Basel requirements, has been used to calculate Capital to Total Assets Ratio (highlighted in Red). Prior to Jun-15, Balance Sheet Capital was used for calculation of this ratio.

\*\*Provisions include general and specific provisions

Table 1.4: Group wise Balance Sheet and Income Statement of Banks

June 30, 2025 (Un-audited)

Financial Position	PSCB	LPB	FB	CB	SB	All Banks	PKR million	
							Absolute change	
							QoQ	YoY
<b>ASSETS</b>								
Cash & Balances With Treasury Banks	617,944	2,706,342	123,665	3,447,952	4,750	3,452,702	464,576	85,272
Balances With Other Banks	49,929	323,916	38,019	411,864	20,423	432,287	33,922	(56,390)
Lending To Financial Institutions	79,470	781,287	196,925	1,057,682	16,734	1,074,416	144,258	(304,958)
Investments - Net	7,053,774	29,169,141	997,042	37,219,957	271,817	37,491,774	4,339,443	6,518,863
Advances - Net**	2,245,337	10,410,595	434,093	13,090,025	127,546	13,217,570	55,291	1,134,086
Operating Fixed Assets	104,496	844,414	3,420	952,331	17,588	969,919	35,396	(64,903)
Right-of-Use Assets	18,343	178,795	1,567	198,705	983	199,688	10,676	199,688
Intangible Assets	2,543	141,945	46	144,535	247	144,781	55,724	144,781
Deferred Tax Assets	24,705	57,934	3,259	85,898	11,028	96,926	(79,187)	(125,135)
Other Assets	473,602	1,959,299	35,054	2,467,956	24,336	2,492,292	(119,919)	354,313
<b>TOTAL ASSETS</b>	<b>10,670,145</b>	<b>46,573,668</b>	<b>1,833,090</b>	<b>59,076,903</b>	<b>495,452</b>	<b>59,572,355</b>	<b>4,940,179</b>	<b>7,885,617</b>
<b>LIABILITIES</b>								
Bills Payable	145,585	546,869	3,463	695,916	583	696,499	327,682	251,634
Borrowings From Financial Institution	1,877,949	12,194,384	651,263	14,723,596	290,647	15,014,243	42,865	1,813,420
Deposits And Other Accounts	7,390,204	29,083,503	888,424	37,362,132	60,821	37,422,953	4,230,518	4,884,916
Sub-ordinated Loans	30,816	135,071	-	165,888	-	165,888	(5,447)	(6,958)
Liabilities Against Assets Subject To Finance Lease	33,802	211,447	1,435	246,685	1,159	247,844	15,992	207,717
Deferred Tax Liabilities	38,606	186,380	334	225,320	28	225,348	61,875	163,401
Other Liabilities	517,280	1,515,788	67,692	2,100,761	29,042	2,129,802	(74,047)	(215,471)
<b>TOTAL LIABILITIES</b>	<b>10,034,243</b>	<b>43,873,442</b>	<b>1,612,612</b>	<b>55,520,297</b>	<b>382,279</b>	<b>55,902,576</b>	<b>4,599,437</b>	<b>7,098,659</b>
<b>NET ASSETS</b>	<b>635,902</b>	<b>2,700,225</b>	<b>220,478</b>	<b>3,556,605</b>	<b>113,173</b>	<b>3,669,779</b>	<b>340,742</b>	<b>786,959</b>
<b>NET ASSETS REPRESENTED BY:</b>								
Share Capital	104,089	315,509	74,228	493,825	60,564	554,389	(83,108)	(74,275)
Reserves	114,375	772,629	1,175	888,179	14,615	902,794	137,441	213,797
Unappropriated Profit	286,957	1,127,126	142,483	1,556,567	19,887	1,576,454	143,429	355,431
<b>Share Holders' Equity</b>	<b>505,421</b>	<b>2,215,264</b>	<b>217,886</b>	<b>2,938,571</b>	<b>95,066</b>	<b>3,033,637</b>	<b>197,763</b>	<b>494,953</b>
Surplus/Deficit On Revaluation Of Assets	130,480	484,961	2,593	618,034	18,107	636,142	142,979	292,006
<b>TOTAL</b>	<b>635,902</b>	<b>2,700,225</b>	<b>220,478</b>	<b>3,556,605</b>	<b>113,173</b>	<b>3,669,779</b>	<b>340,742</b>	<b>786,959</b>
<b>PROFIT AND LOSS STATEMENT</b>								
	PSCB	LPB	FB	CB	SB	All Banks	Change (YoY)	
Mark-Up/ Return/Interest Earned	593,221	2,299,734	92,084	2,985,038	37,336	3,022,374	(816,045)	
Mark-Up/ Return/Interest Expenses	414,218	1,386,218	42,875	1,843,312	22,205	1,865,517	(1,051,233)	
<b>Net Mark-Up / Interest Income</b>	<b>179,002</b>	<b>913,515</b>	<b>49,209</b>	<b>1,141,727</b>	<b>15,131</b>	<b>1,156,858</b>	<b>235,188</b>	
Credit loss allowance and write offs - net	10,126	(440)	(515)	9,171	(632)	8,539	(5,417)	
<b>Net Mark-Up / Interest Income After Provisions</b>	<b>168,876</b>	<b>913,955</b>	<b>49,724</b>	<b>1,132,555</b>	<b>15,763</b>	<b>1,148,319</b>	<b>240,605</b>	
Fees, Commission & Brokerage Income	21,659	118,186	2,534	142,380	647	143,026	18,028	
Dividend Income	3,356	14,769	-	18,125	67	18,191	2,435	
Income From Dealing In Foreign currencies	4,587	49,784	5,738	60,109	-	60,109	(5,777)	
Income From Derivatives	-	953	-	953	-	953	-	
Gain/Loss on Securities	8,101	38,258	2,196	48,556	694	49,250	-	
Net Gain/Loss on De-recognition of Financial Assets	(656)	-	-	(656)	-	(656)	-	
Other Income	1,957	10,264	10	12,230	6,082	18,312	11,955	
<b>Total Non - Markup / Interest Income</b>	<b>39,004</b>	<b>232,214</b>	<b>10,478</b>	<b>281,696</b>	<b>7,489</b>	<b>289,186</b>	<b>26,641</b>	
Administrative Expenses	207,880	1,146,169	60,203	1,414,252	23,253	1,437,504	267,247	
Other Expenses	56,411	189,875	2,274	248,560	5,096	253,655	(299,481)	
<b>Total Non-Markup/Interest Expenses</b>	<b>100,466</b>	<b>517,976</b>	<b>5,888</b>	<b>624,330</b>	<b>9,806</b>	<b>634,136</b>	<b>64,977</b>	
Profit before Tax and Extra ordinary Items	107,414	628,194	54,314	789,922	13,447	803,368	202,269	
Extra ordinary/unusual Items - Gain/(Loss)	-	-	-	-	-	-	-	
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>107,414</b>	<b>628,194</b>	<b>54,314</b>	<b>789,922</b>	<b>13,447</b>	<b>803,368</b>	<b>202,269</b>	
Less: Taxation	56,941	345,364	28,607	430,911	7,209	438,120	124,471	
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>50,473</b>	<b>282,830</b>	<b>25,707</b>	<b>359,010</b>	<b>6,238</b>	<b>365,248</b>	<b>77,798</b>	

\*\* Provisions include general and specific provisions

Table 1.5: Banks' Group-wise Key Variables

**Public Sector Commercial Banks**

PKR million

	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
Total Assets	9,152,910	10,190,536	10,130,037	10,042,536	10,058,428	10,670,145
Investments (net of Provisions)	5,834,399	6,500,362	6,455,298	6,468,155	6,675,424	7,053,774
Advances (net of Provisions)**	2,082,512	2,123,005	2,043,208	2,485,374	2,203,244	2,245,337
Borrowings	2,658,099	2,707,359	2,632,938	2,517,505	2,571,305	1,877,949
Deposits	5,431,546	6,287,731	6,286,736	6,196,666	6,283,621	7,390,204
Liabilities	8,648,477	9,693,026	9,580,076	9,440,035	9,476,755	10,034,243
Paid up Capital	103,537	104,089	104,089	104,089	104,089	104,089
Equity	504,433	497,509	549,961	602,501	581,674	635,902
Profit before tax	27,733	311	41,676	103,609	53,971	107,414
Profit after tax	14,255	(7,192)	21,836	50,786	25,065	50,473
Provisioning Charges (ytd)	(2,832)	(2,750)	(4,824)	(7,848)	7,798	10,126
Non-Performing Loans	324,479	319,026	384,515	369,736	324,060	373,212
Provisions Held Against NPLs	349,655	345,040	360,260	356,306	375,460	361,194
Non-Performing Loans (net)	(25,176)	(26,014)	24,255	13,430	(51,400)	12,019

**Local Private Banks**

PKR million

	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
Total Assets	34,747,215	38,644,298	39,032,961	40,819,918	42,239,845	46,573,668
Investments (net of Provisions)	19,832,706	22,879,652	23,438,878	21,914,830	25,066,812	29,169,141
Advances (net of Provisions)**	9,003,242	9,400,600	9,311,652	12,768,855	10,691,540	10,410,595
Borrowings	7,167,076	8,899,848	8,675,229	11,076,939	11,460,380	12,194,384
Deposits	23,446,473	25,421,408	25,580,762	24,674,249	25,963,971	29,083,503
Liabilities	32,729,883	36,531,165	36,693,870	38,427,688	39,808,803	43,873,442
Paid up Capital	389,597	389,597	389,552	389,552	400,306	315,509
Equity	2,017,333	2,113,133	2,339,091	2,392,230	2,431,042	2,700,225
Profit before tax	280,134	543,942	867,819	1,142,856	299,003	628,194
Profit after tax	136,838	264,285	426,387	531,277	134,966	282,830
Provisioning Charges (ytd)	8,717	15,039	34,748	70,577	6,313	(440)
Non-Performing Loans	631,441	642,790	666,317	670,385	662,989	662,108
Provisions Held Against NPLs	677,357	689,831	716,086	736,428	733,891	739,175
Non-Performing Loans (net)	(45,915)	(47,041)	(49,769)	(66,043)	(70,902)	(77,067)

**Foreign Banks**

PKR million

	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
Total Assets	1,916,287	2,114,294	2,188,930	2,211,966	1,740,387	1,833,090
Investments (net of Provisions)	950,347	1,062,750	1,101,891	1,022,679	1,021,778	997,042
Advances (net of Provisions)**	425,835	443,311	429,309	426,420	146,635	434,093
Borrowings	963,894	1,059,900	988,109	1,003,527	555,131	651,263
Deposits	676,509	768,117	850,293	856,039	878,437	888,424
Liabilities	1,731,739	1,933,430	1,996,800	2,012,349	1,533,208	1,612,612
Paid up Capital	72,003	72,022	72,313	71,811	72,539	74,228
Equity	184,548	180,864	192,130	199,617	207,179	220,478
Profit before tax	28,761	51,545	70,085	97,708	31,117	54,314
Profit after tax	15,848	27,727	36,419	50,083	16,890	25,707
Provisioning Charges (ytd)	44	184	311	368	(2)	(515)
Non-Performing Loans	556	534	526	396	395	397
Provisions Held Against NPLs	668	900	1,006	949	1,906	1,393
Non-Performing Loans (net)	(113)	(366)	(479)	(553)	(1,511)	(996)

**Specialized Banks**

PKR million

	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
Total Assets	685,484	737,611	759,870	618,267	593,516	495,452
Investments (net of Provisions)	470,729	530,146	504,596	385,638	388,318	271,817
Advances (net of Provisions)**	114,245	116,568	116,437	124,402	120,861	127,546
Borrowings	496,529	533,716	557,497	408,067	384,562	290,647
Deposits	59,620	60,781	60,736	64,822	66,406	60,821
Liabilities	595,378	646,297	665,642	509,526	484,374	382,279
Paid up Capital	62,956	62,956	62,956	60,564	60,564	60,564
Equity	90,106	91,314	94,228	108,741	109,142	113,173
Profit before tax	2,420	5,301	11,891	23,607	5,423	13,447
Profit after tax	1,090	2,630	6,087	11,493	2,695	6,238
Provisioning Charges (ytd)	1,178	1,484	2,896	911	547	(632)
Non-Performing Loans	38,618	42,003	36,564	27,389	25,295	19,657
Provisions Held Against NPLs	21,431	21,605	23,172	15,647	20,195	18,992
Non-Performing Loans (net)	17,188	20,398	13,392	11,743	5,100	666

\*\* Provisions include general and specific provisions

Table 1.6: Concentration in the Banking System

June 30, 2025 (Un-audited)

Indicators	Top 5 Banks	6-10 Banks	11-20 Banks	21-25 Banks	FBs	SBs	Percent
							Industry
<b>Asset</b>							
Share of Total Assets	55.5	25.3	13.7	1.5	3.1	0.8	100
<b>Share of Total Investments</b>	60.1	24.0	11.2	1.3	2.7	0.7	100
<i>of which investment in Government Securities</i>	93.6	96.0	93.2	97.8	99.7	96.8	94.3
<b>Advances</b>							
Advances:public	50.4	26.8	11.8	0.2	10.9	0.0	100.0
Advances:private	44.4	29.1	22.2	2.4	0.6	1.3	100.0
<b>Sectoral Distribution of Loans</b>							
Corporate Sector	44.9	30.7	21.7	2.0	0.7	0.0	100.0
SMEs	41.0	38.6	18.7	1.7	0.0	0.0	100.0
Agriculture	52.5	20.3	7.3	0.2	0.0	19.7	100.0
Consumer Finance	47.2	25.7	24.5	2.6	0.0	0.0	100.0
Commodity Financing	50.1	28.5	21.1	0.3	0.0	0.0	100.0
Staff Loans	57.5	24.4	15.4	2.1	0.1	0.4	100.0
Others	43.4	3.8	0.0	3.7	49.1	0.0	100.0
<b>Total</b>	45.8	28.5	19.7	1.9	3.0	1.0	100.0
NPLs / Gross Loans	9.3	4.4	6.6	22.9	0.1	13.4	7.4
Net NPLs / Capital	-2.4	-2.2	0.3	-1.3	-0.5	0.7	-1.7
<b>Liabilities</b>							
<b>Share of Total Deposits</b>	51.3	28.0	16.4	1.7	2.4	0.2	100.0
Customer Fixed Deposits	40.3	35.3	17.7	2.0	4.1	0.5	100.0
Customer CASA	53.4	27.2	15.3	1.7	2.2	0.1	100.0
Customer Deposits others	42.8	32.8	22.2	1.3	0.8	0.1	100.0
Financial Institutions Remunerative Deposits	45.0	22.5	29.4	2.9	0.1	0.0	100.0
Financial Institutions Non-Remunerative Deposits	68.9	13.2	16.7	0.2	1.0	0.0	100.0
<b>Capital Adequacy</b>							
Capital/RWA (Capital Adequacy Ratio)	22.3	20.7	18.0	4.2	53.0	42.2	21.8
Tier 1 Capital / RWA	17.7	15.9	15.4	1.4	52.6	39.0	17.6
Capital / Total Assets	5.8	6.1	6.9	1.6	12.0	20.2	6.3
Share of Risk Weighted Assets	50.1	25.8	18.3	2.0	2.4	1.4	100.0
<b>Earning &amp; Profitability</b>							
Profit/Loss (Before Tax)	57.9	18.4	14.4	0.9	6.8	1.7	100.0
Net Interest Income / Gross Income	82.8	79.0	76.3	60.2	82.4	66.9	80.0
Non-Interest Expense / Gross Income	37.0	55.5	52.6	78.0	9.9	43.3	43.9
Provision Expense to Gross Income	1.4	0.3	-1.1	2.7	-0.9	-2.8	0.6
<b>Liquidity</b>							
Liquid Assets / Total Assets	71.6	64.4	55.3	63.4	73.8	61.5	67.4
Liquid Assets / Total Deposits	123.4	92.6	73.6	88.4	152.2	501.4	107.3
Advances to deposits ratio	30.8	37.1	42.9	31.6	48.9	209.7	35.3

**Deposits:****Table 1.7a: Total Deposits by Category & Currency**

	PKR billion					
	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
<b>DEPOSITS</b>	<b>29,614</b>	<b>32,538</b>	<b>32,779</b>	<b>31,792</b>	<b>33,192</b>	<b>37,423</b>
<b>Customers</b>	<b>27,797</b>	<b>30,506</b>	<b>31,221</b>	<b>30,403</b>	<b>31,989</b>	<b>34,975</b>
Fixed Deposits	5,240	5,361	5,353	4,876	5,191	5,527
Saving Deposits	10,946	12,030	13,202	12,971	13,039	13,629
Current Account	11,185	12,584	11,232	11,227	12,449	15,157
Remunerative	1,372	1,707				
Non-remunerative	9,813	10,878				
Others	426	532	1,433	1,329	1,310	662
<b>Financial Institutions</b>	<b>1,817</b>	<b>2,032</b>	<b>1,558</b>	<b>1,389</b>	<b>1,204</b>	<b>2,448</b>
Remunerative Deposits	1,196	1,361	1,009	970	912	1,626
Non-remunerative Deposits	621	671	549	420	292	822
<b>Break up of Deposits Currency Wise</b>	<b>29,614</b>	<b>32,538</b>	<b>32,779</b>	<b>31,792</b>	<b>33,192</b>	<b>37,423</b>
Local Currency Deposits	26,179	28,952	29,048	27,521	29,366	33,289
Foreign Currency Deposits	3,435	3,586	3,731	4,271	3,826	4,134

**Table 1.7b: Domestic Deposits by Category & Currency**

	PKR billion					
	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
<b>DEPOSITS</b>	<b>28,335</b>	<b>31,152</b>	<b>31,338</b>	<b>30,287</b>	<b>31,627</b>	<b>35,623</b>
<b>Customers</b>	<b>26,559</b>	<b>29,164</b>	<b>29,830</b>	<b>28,951</b>	<b>30,483</b>	<b>33,237</b>
Fixed Deposits	4,721	4,839	4,835	4,350	4,608	4,943
Saving Deposits	10,834	11,913	13,077	12,804	12,934	13,530
Current Accounts	10,599	11,900	10,505	10,486	11,651	14,117
Remunerative	1,343	1,663				
Non-remunerative	9,256	10,238				
Others	405	512	1,414	1,310	1,291	647
<b>Financial Institutions</b>	<b>1,776</b>	<b>1,988</b>	<b>1,507</b>	<b>1,336</b>	<b>1,144</b>	<b>2,386</b>
Remunerative Deposits	1,162	1,323	964	925	861	1,572
Non-remunerative Deposits	614	664	543	411	283	814
<b>Break up of Deposits Currency Wise</b>	<b>28,335</b>	<b>31,152</b>	<b>31,338</b>	<b>30,287</b>	<b>31,627</b>	<b>35,623</b>
Local Currency Deposits	26,174	28,947	29,121	28,074	29,366	33,289
Foreign Currency Deposits	2,161	2,204	2,217	2,213	2,261	2,334

**Asset Quality:****Table 1.8: Asset Quality of the Banking System****Selected Indicators of Asset Quality**

	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
						PKR million
Advances (Gross)	12,674,943	13,140,861	13,001,130	16,914,380	14,293,732	14,338,324
NPLs	995,094	1,004,354	1,087,922	1,067,905	1,012,739	1,055,374
Provisions (General+Specific)	1,049,110	1,057,377	1,100,524	1,109,330	1,131,452	1,120,754
Advances (net)	11,625,833	12,083,484	11,900,606	15,805,050	13,162,280	13,217,570
Net NPLs	(54,016)	(53,023)	(12,601)	(41,424)	(118,712)	(65,379)

**Category-wise Break up of Non Performing Loans (NPLs)**

	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
						PKR million
OAEM	19,800	22,632	19,437	15,898	15,113	13,648
Sub Standard	53,249	58,036	70,738	103,785	57,609	114,546
Doubtful	90,380	96,916	93,574	73,988	59,344	52,268
Loss	831,664	826,770	904,174	874,235	880,673	874,912
Total	995,094	1,004,354	1,087,922	1,067,905	1,012,739	1,055,374

**Category-wise Break up of Provisions against NPLs (specific)**

	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
						PKR million
OAEM	-	-	3,199	4,413	5,758	4,821
Sub Standard	17,924	19,003	35,157	27,686	33,583	37,231
Doubtful	46,294	52,310	54,800	43,110	37,524	33,593
Loss	782,586	787,884	810,477	819,832	857,919	844,262
Total	846,805	859,197	903,633	895,042	934,784	919,906

Table 1.9: Segment-wise Advances and Non- Performing Loans (NPLs)

Amount in PKR million, ratio in percent

	Jun-24			Dec-24			Mar-25			Jun-25		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
<b>Corporate Sector</b>	<b>8,803,067</b>	<b>780,630</b>	<b>8.9</b>	<b>12,304,672</b>	<b>755,753</b>	<b>6.1</b>	<b>10,302,017</b>	<b>755,420</b>	<b>7.3</b>	<b>9,893,881</b>	<b>741,793</b>	<b>7.5</b>
Fixed Investments	3,784,193	371,001	9.8	4,635,711	367,923	7.9	4,270,273	365,523	8.6	4,322,751	350,160	8.1
Working Capital	3,154,461	296,489	9.4	5,567,432	272,757	4.9	3,893,978	282,503	7.3	3,377,229	286,958	8.5
Trade Finance	1,864,413	113,140	6.1	2,101,528	115,073	5.5	2,137,766	107,394	5.0	2,193,901	104,675	4.8
<b>SMEs Sector</b>	<b>484,358</b>	<b>79,472</b>	<b>16.4</b>	<b>677,718</b>	<b>122,210</b>	<b>18.0</b>	<b>614,842</b>	<b>117,642</b>	<b>19.1</b>	<b>711,668</b>	<b>115,939</b>	<b>16.3</b>
Fixed Investments	191,105	16,099	8.4	266,112	49,638	18.7	263,485	44,291	16.8	319,366	44,916	14.1
Working Capital	266,226	57,575	21.6	367,885	55,939	15.2	307,906	48,188	15.7	344,221	55,689	16.2
Trade Finance	27,027	5,798	21.5	43,720	16,633	38.0	43,451	25,163	57.9	48,081	15,334	31.9
<b>Agriculture Sector</b>	<b>527,544</b>	<b>64,155</b>	<b>12.2</b>	<b>578,498</b>	<b>56,852</b>	<b>9.8</b>	<b>578,027</b>	<b>55,478</b>	<b>9.6</b>	<b>735,524</b>	<b>101,549</b>	<b>13.8</b>
<b>Consumer sector</b>	<b>800,257</b>	<b>36,667</b>	<b>4.6</b>	<b>891,241</b>	<b>38,465</b>	<b>4.3</b>	<b>871,314</b>	<b>43,008</b>	<b>4.9</b>	<b>912,150</b>	<b>43,049</b>	<b>4.7</b>
i. Credit cards	122,016	2,072	1.7	140,693	2,403	1.7	140,384	2,411	1.7	156,496	2,875	1.8
ii. Auto loans	225,499	4,856	2.2	242,634	4,567	1.9	262,918	4,582	1.7	275,168	4,686	1.7
iii. Consumer durable	2,017	73	3.6	2,182	479	22.0	2,189	83	3.8	2,484	158	6.3
iv. Mortgage loans	207,595	13,134	6.3	207,813	14,222	6.8	201,141	15,004	7.5	212,451	15,379	7.2
v. Other personal loans	243,131	16,532	6.8	297,918	16,794	5.6	264,683	20,928	7.9	265,551	19,951	7.5
<b>Commodity financing</b>	<b>1,539,805</b>	<b>9,222</b>	<b>0.6</b>	<b>1,397,383</b>	<b>63,895</b>	<b>4.6</b>	<b>1,234,813</b>	<b>10,887</b>	<b>0.9</b>	<b>1,038,484</b>	<b>18,916</b>	<b>1.8</b>
Cotton	62,328	1,376	2.2	92,105	5,063	5.5	88,072	5,345	6.1	86,106	5,803	6.7
Rice	15,519	2,454	15.8	23,925	2,571	10.7	15,693	2,063	13.1	15,154	2,402	15.9
Sugar	205,620	1,556	0.8	227,883	1,497	0.7	263,046	2,695	1.0	211,754	5,891	2.8
Wheat	1,117,651	1,211	0.1	908,561	51,145	5.6	686,893	94	0.0	645,023	1,058	0.2
Others	138,687	2,625	1.9	144,908	3,619	2.5	181,110	691	0.4	80,447	3,762	4.7
<b>Staff Loans</b>	<b>335,636</b>	<b>3,162</b>	<b>0.9</b>	<b>366,326</b>	<b>3,486</b>	<b>1.0</b>	<b>283,174</b>	<b>3,328</b>	<b>1.2</b>	<b>296,394</b>	<b>3,892</b>	<b>1.3</b>
<b>Others</b>	<b>650,193</b>	<b>31,046</b>	<b>4.8</b>	<b>698,542</b>	<b>27,245</b>	<b>3.9</b>	<b>409,545</b>	<b>26,976</b>	<b>6.6</b>	<b>750,222</b>	<b>30,237</b>	<b>4.0</b>
<b>Total</b>	<b>13,140,861</b>	<b>1,004,354</b>	<b>7.6</b>	<b>16,914,380</b>	<b>1,067,905</b>	<b>6.3</b>	<b>14,293,732</b>	<b>1,012,739</b>	<b>7.1</b>	<b>14,338,324</b>	<b>1,055,374</b>	<b>7.4</b>

Table 1.10: Sector-wise Advances and Non- Performing Loans (NPLs)

Amount in PKR million, ratio in percent

	Jun-24			Dec-24			Mar-25			Jun-25		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	1,167,594	67,949	5.8	1,679,887	60,097	3.6	1,228,381	59,754	4.9	1,465,952	107,331	7.3
Automobile/Transportation	174,718	17,663	10.1	194,525	21,615	11.1	132,058	27,316	20.7	137,845	28,052	20.4
Cement	242,127	7,719	3.2	351,146	10,127	2.9	216,343	10,309	4.8	208,826	10,746	5.1
Chemical & Pharmaceuticals	476,211	18,699	3.9	591,310	18,781	3.2	536,038	17,776	3.3	517,389	19,140	3.7
Electronics	165,089	26,029	15.8	197,069	30,803	15.6	200,056	25,575	12.8	187,371	26,347	14.1
Financial	374,143	11,128	3.0	1,729,350	8,916	0.5	1,120,761	8,505	0.8	933,315	11,176	1.2
Individuals	1,189,218	65,284	5.5	1,248,106	62,336	5.0	1,077,682	64,880	6.0	1,130,757	69,013	6.1
Insurance	2,856	62	2.2	266,272	62	0.0	2,732	62	2.3	4,163	62	1.5
Others	5,119,295	467,445	9.1	5,883,973	546,981	9.3	5,179,083	489,856	9.5	5,572,143	488,257	8.8
Production/Transmission of Energy	1,742,310	85,506	4.9	1,740,903	77,395	4.4	1,658,799	67,044	4.0	1,481,339	66,006	4.5
Shoes & Leather garments	51,293	5,932	11.6	41,186	2,494	6.1	45,441	3,057	6.7	41,535	2,979	7.2
Sugar	466,826	53,429	11.4	459,088	53,108	11.6	563,038	54,083	9.6	406,532	50,998	12.5
Textile	1,969,183	177,509	9.0	2,531,565	175,191	6.9	2,333,319	184,523	7.9	2,251,158	175,266	7.8
<b>Total</b>	<b>13,140,861</b>	<b>1,004,354</b>	<b>7.6</b>	<b>16,914,380</b>	<b>1,067,905</b>	<b>6.3</b>	<b>14,293,732</b>	<b>1,012,739</b>	<b>7.1</b>	<b>14,338,324</b>	<b>1,055,374</b>	<b>7.4</b>

**Table 1.11: Investments as Per Remaining Maturity**

	PKR Billion					
	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
Up to one month	1,192	648	2,379	736	2,223	1,897
Over one month up to three months	1,496	2,427	5,159	1,859	1,756	2,452
Over three months up to six months	2,163	4,122	2,141	3,400	2,246	3,345
Over six months up to one year	6,575	6,699	5,067	4,431	3,812	4,391
Over one year up to two years	3,858	4,301	3,480	3,816	4,063	3,815
Over two years up to three years	3,380	3,244	2,833	2,165	1,911	2,113
Over three years up to five years	5,405	6,074	7,474	7,890	9,217	9,490
Over five years up to ten years	2,737	3,083	2,753	3,122	7,518	9,483
Over ten years	283	376	213	2,372	406	506
<b>Total Investments</b>	<b>27,088</b>	<b>30,973</b>	<b>31,501</b>	<b>29,791</b>	<b>33,152</b>	<b>37,492</b>

## Soundness & Resilience:

**Table 1.12a: Break-up of Mark-up/Return/Interest Earned**

amount in PKR billion, ratio in percent

Items	Jun-24		Sep-24		Dec-24		Mar-25		Jun-25	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Loans & advances	1,057.2	27.5	1,569.1	26.7	2,069.7	27.1	441.1	29.0	844.0	27.9
Investments	2,665.9	69.5	4,107.4	69.8	5,308.0	69.5	1,043.7	68.7	2,111.4	69.9
Deposits, repo and others	115.3	3.0	206.9	3.5	262.3	3.4	34.3	2.3	67.0	2.2
<b>Total</b>	<b>3,838.4</b>	<b>100.0</b>	<b>5,883.4</b>	<b>100.0</b>	<b>7,640.0</b>	<b>100.0</b>	<b>1,519.0</b>	<b>100.0</b>	<b>3,022.4</b>	<b>100.0</b>

**Table 1.12b: Break-up of Mark-up/Return/Interest Expensed**

amount in PKR billion, ratio in percent

Items	Jun-24		Sep-24		Dec-24		Mar-25		Jun-25	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Deposits	1,694.5	58.1	2,565.6	58.4	3,278.8	58.5	494.2	52.7	974.4	52.2
Securities sold under repurchased agreement	961.8	33.0	1,457.7	33.2	1,840.9	32.9	349.7	37.3	715.7	38.4
Borrowings	189.8	6.5	272.8	6.2	359.1	6.4	81.6	8.7	144.3	7.7
Others	70.6	2.4	100.5	2.3	122.0	2.2	12.6	1.3	31.1	1.7
<b>Total</b>	<b>2,916.7</b>	<b>100.0</b>	<b>4,396.6</b>	<b>100.0</b>	<b>5,600.8</b>	<b>100.0</b>	<b>938.0</b>	<b>100.0</b>	<b>1,865.5</b>	<b>100.0</b>

**Table 1.13: Distribution of Banks by Capital Adequacy Ratio (CAR)**

	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
Less than the minimum required level	3	3	3	2	2	1
Above minimum required level but below 15 percent	1	1	1	1	1	1
Over 15 percent	28	28	28	28	28	29
<b>Total</b>	<b>32</b>	<b>32</b>	<b>32</b>	<b>31</b>	<b>31</b>	<b>31</b>

Table 1.14: Capital Structure and Capital Adequacy of All Banks and DFIs

June 30, 2025 (Un-audited)

PKR million

	All Banks and DFIs	PSCBs	LPB*	FB	SB	All Banks	DFIs
<b>1.1 Common Equity Tier 1</b>							
<b>1.1.1 Fully Paid-up capital/Capital deposited with SBP</b>	<b>642,423</b>	<b>104,089</b>	<b>305,747</b>	<b>74,228</b>	<b>60,564</b>	<b>544,627</b>	<b>97,796</b>
1.1.2 Balance in Share Premium Account	96,099	2,215	93,884	-	-	96,099	-
1.1.3 Reserve for issue of Bonus Shares	-	-	-	-	-	-	-
1.1.4 Discount on issue of Shares (enter negative number)	(975)	(263)	(712)	-	-	(975)	-
1.1.5 General/Statutory Reserves as (disclosed on the Balance Sheet)	867,682	112,360	702,430	164	14,615	829,569	38,113
1.1.6 Gain/(Losses) on derivatives held as Cash Flow Hedge	-	-	-	-	-	-	-
1.1.7 Un-appropriated/ un-remitted profits/ (Losses)	1,743,993	307,956	1,208,108	144,652	19,997	1,680,712	63,280
1.1.8 Minority Interest arising from CET 1 capital instruments issued to third party by consolidated bank's subsidiaries (amount allowed in group CET1 - from "Consolidation sheet", )	-	-	-	-	-	-	-
<b>CET 1 before Regulatory Adjustments</b>	<b>3,349,222</b>	<b>526,357</b>	<b>2,309,457</b>	<b>219,043</b>	<b>95,176</b>	<b>3,150,033</b>	<b>199,189</b>
<b>1.1.9 Regulatory Adjustments for calculation of CET1</b>							
1.1.10 Goodwill (net of related deferred tax liability)	16,522	95	16,427	-	-	16,522	-
1.1.11 All other intangibles (net of any associated deferred tax liability)	50,976	4,440	45,959	46	247	50,692	284
1.1.12 Shortfall in provisions against classified assets (without considering any tax impact)	-	-	-	-	-	-	-
1.1.13 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	22,005	2,543	16,554	-	-	19,096	2,909
1.1.14 Defined benefit pension fund net assets	25,265	-	22,604	-	-	22,604	2,661
1.1.15 Reciprocal cross holdings in CET1 capital instruments of banking, financial, and insurance entities	10,451	1,890	8,561	-	-	10,451	-
1.1.16 Cash flow hedge reserve	-	-	-	-	-	-	-
1.1.17 Investment in own shares/ CET1 instruments	400	-	400	-	-	400	-
1.1.18 transaction	-	-	-	-	-	-	-
1.1.19 Capital shortfall of regulated subsidiaries	-	-	-	-	-	-	-
1.1.20 Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	231	-	247	(16)	-	231	-
Regulatory Adjustments for calculation of Common Equity Tier 1	125,850	8,967	110,752	30	247	119,996	5,854
<b>1.1.21 CET 1 after Regulatory Adjustments above</b>	<b>3,223,371</b>	<b>517,390</b>	<b>2,198,705</b>	<b>219,013</b>	<b>94,929</b>	<b>3,030,036</b>	<b>193,335</b>
1.1.22 Investments in the capital instruments of banking, financial and insurance entities (that are outside the scope of regulatory consolidation), where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	20,232	18,151	1,239	-	-	19,389	843
<b>1.1.23 CET1 after Regulatory Adjustment above</b>	<b>3,203,139</b>	<b>499,239</b>	<b>2,197,466</b>	<b>219,013</b>	<b>94,929</b>	<b>3,010,647</b>	<b>192,492</b>
1.1.24 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	33,092	-	31,153	-	-	31,153	1,939
1.1.25 Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	30,871	11,105	17,340	-	2,426	30,871	-
<b>1.1.26 CET1 after Regulatory Adjustment above</b>	<b>3,139,176</b>	<b>488,134</b>	<b>2,148,972</b>	<b>219,013</b>	<b>92,503</b>	<b>2,948,622</b>	<b>190,554</b>

Table 1.14: Capital Structure and Capital Adequacy of All Banks and DFIs (Continued)

June 30, 2025 (Un-audited)

PKR million

	All Banks and DFIs	PSCBs	LPB*	FB	SB	All Banks	DFIs
1.1.27	Amount exceeding 15% threshold (significant Investments and DTA)	2,213	692	1,521	-	-	2,213
1.1.28	CET1 after above adjustment	3,136,963	487,442	2,147,452	219,013	92,503	2,946,409
1.1.29	National specific regulatory adjustments applied to CET1 capital	587	-	31	-	-	31
1.1.30	Investment in TFCs of other banks exceeding the prescribed limit	587	-	31	-	-	31
1.1.31	Any other deduction specified by SBP	-	-	-	-	-	-
1.1.32	CET1 after Regulatory Adjustment above	3,136,376	487,442	2,147,420	219,013	92,503	2,946,378
1.1.33	Adjustment to CET1 due to insufficient AT 1 and T2 to cover adjustment	5,931	-	-	-	-	5,931
1.1.34	Common Equity Tier 1 (after regulatory adjustments)	3,130,445	487,442	2,147,420	219,013	92,503	2,946,378
1.2	Additional Tier 1	-	-	-	-	-	-
1.2.1	Qualifying Additional Tier-1 instruments plus any related share premium	95,851	11,968	83,883	-	-	95,851
1.2.1.1	of which Classified as equity	15,857	11,968	3,889	-	-	15,857
1.2.1.2	of which Classified as liabilities	79,994	-	79,994	-	-	79,994
1.2.2	Additional Tier-1 capital instruments issued by consolidated subsidiaries and held by third parties (amount allowed in group AT1 - from "Consolidation sheet")	-	-	-	-	-	-
1.2.3	AT1 before Regulatory Adjustments	95,851	11,968	83,883	-	-	95,851
1.2.4	Regulatory Adjustments for calculation of Additional Tier 1 Capital	-	-	-	-	-	-
1.2.5	Investment in mutual funds exceeding the prescribed limit	-	-	-	-	-	-
1.2.6	Investment in own AT1 capital instruments	-	-	-	-	-	-
1.2.7	Reciprocal cross holdings in Additional Tier 1 capital instruments of banking, financial, and insurance entities	1,974	-	1,974	-	-	1,974
1.2.8	insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the	3,305	-	-	-	-	3,305
1.2.9	banking, financial and insurance entities that are outside the scope	5,675	-	5,675	-	-	5,675
1.2.10	based on pre-Basel III treatment which, during transitional period,	-	-	-	-	-	-
1.2.11	Adjustment to AT1 due to insufficient Tier 2 to cover deductions	2,626	-	-	-	-	2,626
1.2.12	Regulatory Adjustments for calculation of Additional Tier 1 Capital	13,580	-	7,650	-	-	7,650
1.2.13	Amount of Regulatory Adjustment applied to AT1 capital	7,650	-	7,650	-	-	7,650
1.2.14	Additional Tier 1 (after regulatory adjustments)	88,201	11,968	76,233	-	-	88,201
1.2.15	Additional Tier 1 capital recognized for capital adequacy	88,201	11,968	76,233	-	-	88,201
1.2.16	Tier 1 Capital	3,218,646	499,409	2,223,654	219,013	92,503	3,034,579
2	Tier 2 Capital	3,218,646	499,409	2,223,654	219,013	92,503	3,034,579
2.1	Qualifying Tier 2 capital instruments under Basel 3 plus any related share premium	59,065	17,133	41,932	-	-	59,065
2.2	Tier 2 capital instruments subject to phase out arrangement issued under pre-Basel 3	3,996	-	3,996	-	-	3,996
2.3	Tier 2 capital instruments issued to third party by consolidated subsidiaries (amount allowed in group tier 2 - from "Consolidation sheet")	-	-	-	-	-	-
2.3.1	of which: instruments issued by subsidiaries subject to phase out	-	-	-	-	-	-
2.4	General Provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	110,726	15,500	91,604	266	1,758	109,128
2.5	Revaluation Reserves (net of taxes)**	566,957	126,577	412,252	1,508	12,919	553,256
2.5.1	Pertaining to Fixed Assets	265,205	52,928	197,711	-	10,075	260,714
2.5.2	Unrealized Gains/Losses on AFS	301,752	73,648	214,541	1,508	2,844	292,541
2.6	Foreign Exchange Translation Reserves	-	-	-	-	-	-
2.7	Undisclosed/Other Reserves (if any)	-	-	-	-	-	-
2.8	T2 before regulatory adjustments	740,744	159,209	549,784	1,774	14,677	725,444
2.9	Regulatory Adjustments for calculation of Tier 2 Capital	-	-	-	-	-	-
2.1	Portion of deduction applied 50:50 to Tier-1 and Tier-2 capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from tier-2 capital	-	-	-	-	-	-
2.11	Reciprocal cross holdings in Tier 2 of banking, financial, and insurance entities	145	-	145	-	-	145
2.12	Investment in own Tier 2 capital instrument	-	-	-	-	-	-
2.13	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	5,162	-	461	-	-	461
2.14	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	5,244	-	5,244	-	-	5,244
2.15	Sum regulatory adjustment for calculation of Tier-2 capital	10,551	-	5,851	-	-	5,851
2.16	Amount of Regulatory Adjustment applied to T2 capital	7,925	-	5,851	-	-	5,851
2.17	Tier 2 Capital (after regulatory adjustments)	732,819	159,209	543,933	1,774	14,677	719,593
2.18	Tier 2 Capital recognized for capital adequacy	721,063	159,209	539,216	1,774	7,638	707,838
2.19	Portion of Additional Tier 1 capital recognized in Tier 2 Capital	-	-	-	-	-	-
2.20	Total Tier 2 admissible for capital adequacy	721,063	159,209	539,216	1,774	7,638	707,838
3	TOTAL CAPITAL	3,951,465	658,619	2,767,586	220,787	107,180	3,754,172
3.1	Total Capital Recognized for Capital Adequacy Ratio (T1 recognized + Tier 2 admissible)	3,939,709	658,619	2,762,869	220,787	100,141	3,742,416
4	Total Risk Weighted Assets	17,540,396	2,706,825	13,840,257	416,513	237,369	17,200,964
4.1	Total Credit Risk Weighted Assets	11,689,877	1,704,548	9,416,042	189,655	169,705	11,479,950
4.2	Total Market Risk Weighted Assets	1,917,418	500,782	1,285,974	56,802	19,432	1,862,990
4.3	Total Operational Risk Weighted Assets	3,933,101	501,494	3,138,241	170,057	48,232	3,858,024
5	Capital Adequacy Ratios						
5.1	CET1 to total RWA	17.8%	18.0%	15.5%	52.6%	39.0%	17.1%
5.2	Tier-1 capital to total RWA	18.3%	18.4%	16.1%	52.6%	39.0%	17.6%
5.3	Total capital to total RWA	22.5%	24.3%	20.0%	53.0%	42.2%	21.8%

\*LPB includes Easypaisa Digital bank.

**Table 1.15: Stress Testing Results of the Banking System**

June 30, 2025 (Un-audited)

Shock Details			Number of Banks with CAR*			
			< 0%	0% - 8%	8% - 11.50%	> 11.5%
Pre-Shock Position			1	0	0	28
Credit Shocks		Nature of Shock	< 0%	0% - 8%	8% - 11.5%	> 11.5%
C-1	10% of performing loans become non-performing, 50% of substandard loans downgrade to doubtful, 50% of doubtful to loss.	Hypothetical	1	0	0	28
C-2	Default of top 3 private sector borrowers/Groups (fund based ) exposures, including outstanding or limit which ever is higher and investments in borrowers' TFCs, equity etc., as defined under Revised PRs, net of deductions.	Hypothetical	1	0	1	27
C-3	Default of top 3 private sector borrowers/Groups (fund based and Non-Fund based ) exposures, including outstanding or limit which ever is higher and investments in borrowers' TFCs, equity etc., as defined under Revised PRs, net of deductions.	Hypothetical	1	0	1	27
C-4	All NPLs under substandard downgrade to doubtful and all doubtful downgrade to loss.	Hypothetical	1	0	0	28
C-5	Increase in provisions against NPLs equivalent to 25% of Net NPLs.	Hypothetical	1	0	0	28
C-6	Increase in NPLs to Loans Ratio (NPLR) equivalent to the historical maximum quarterly increase in NPLs to Loans Ratio of the individual banks.	Historical	1	0	1	27
C-7	Increase in NPLs of all banks equivalent to the historical maximum quarterly rise	Historical	1	0	0	28
C-8	Increase in NPLs to Loans Ratio of Textile Sector of the banks equivalent to the historical maximum quarterly increase in these banks.	Historical	1	0	0	28
C-9	Increase in NPLs to Loans Ratio of Consumer Sector of the banks equivalent to the historical maximum quarterly increase in these banks.	Historical	1	0	0	28
C-10	Increase in NPLs to Loans Ratio of Agriculture & SME Sector of the banks equivalent to the historical maximum quarterly increase in these banks.	Historical	1	0	0	28
				<b>NPLR</b>	<b>Critical NPLR</b>	<b>Difference</b>
C-11	Critical Infection Ratio (The ratio of NPLs to Loans where capital would wipe out)	Hypothetical		7.3%	58.8%	51.5%
			Number of Banks with CAR			
Market Shocks			< 0%	0% - 8%	8% - 11.50%	> 11.50%
IR-1	Parallel upward shift in the yield curve - increase in interest rates by 300 basis points along all the maturities.	Hypothetical	1	1	1	26
IR-2	Upward shift coupled with steepening of the yield curve by increasing the interest rates along 3m, 6m, 1y, 3y, 5y and 10y maturities equivalent to the historical maximum quarterly increase.	Historical	1	1	1	26
IR-3	Downward Shift plus flattening of the yield curve by decreasing the interest rates along 3m, 6m, 1y, 3y, 5y and 10y maturities equivalent to the historical maximum quarterly increase.	Historical	1	0	0	28
IR-4	Impact of Increase in interest rate by 100bps on investment portfolio only	Hypothetical	1	0	1	27
ER-1	Depreciation of Pak Rupee exchange rate by 30%.	Hypothetical	1	0	0	28
ER-2	Depreciation of Pak Rupee exchange rate by 25.3% equivalent to the historical quarterly highest depreciation of rupee against dollar.	Historical	1	0	0	28
ER-3	Appreciation of Pak Rupee exchange rate by 7.10% equivalent to the historical quarterly highest level of appreciation of rupee against dollar .	Historical	1	0	0	28
EQ-1	Fall in general equity prices by 36.1% equivalent to maximum decline in the index.	Historical	1	0	0	28
EQ-2	Fall in general equity prices by 50%.	Hypothetical	1	1	0	27
Liquidity Shocks			No. of Banks with no liquidity after			
L-1	Withdrawal of customer deposits by 2%, 5%, 10%, 10% and 10% for five consecutive days respectively.	Hypothetical		3 Days	4 Days	5 Days
				1	1	2
				<b>1 Day</b>	<b>2 Days</b>	<b>3 Days</b>
L-2	Withdrawal of Wholesale Deposits and Unsecured Borrowings by 10%, 20%, and 50% for three consecutive days respectively.	Hypothetical		1	1	2
				<b>Number of Banks with</b>		
				<b>LCR&lt;1</b>		
L-3	Shock to Liquidity Coverage Ratio Applying 20% haircut to the value of Investments in Government and Marketable Securities	Hypothetical		0		

\*Excluding Easypaisa and PPCBL

Table 1.16: List of Banks

Jun-24	Dec-24	Jun-25
<b>A. Public Sector Com. Banks (5)</b>	<b>A. Public Sector Com. Banks (5)</b>	<b>A. Public Sector Com. Banks (5)</b>
First Women Bank Ltd.	First Women Bank Ltd.	First Women Bank Ltd.
National Bank of Pakistan	National Bank of Pakistan	National Bank of Pakistan
Sindh Bank Ltd.	Sindh Bank Ltd.	Sindh Bank Ltd.
The Bank of Khyber	The Bank of Khyber	The Bank of Khyber
The Bank of Punjab	The Bank of Punjab	The Bank of Punjab
<b>B. Local Private Banks (20)</b>	<b>B. Local Private Banks (20)</b>	<b>B. Local Private Banks (20)</b>
AlBaraka Bank (Pakistan) Ltd.	AlBaraka Bank (Pakistan) Ltd.	AlBaraka Bank (Pakistan) Ltd.
Allied Bank Ltd.	Allied Bank Ltd.	Allied Bank Ltd.
Askari Bank Ltd.	Askari Bank Ltd.	Askari Bank Ltd.
Bank AL Habib Ltd.	Bank AL Habib Ltd.	Bank AL Habib Ltd.
Bank Alfalah Ltd.	Bank Alfalah Ltd.	Bank Alfalah Ltd.
BankIslami Pakistan Ltd.	BankIslami Pakistan Ltd.	BankIslami Pakistan Ltd.
Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.
Faysal Bank Ltd.	Faysal Bank Ltd.	Easypaisa Bank Limited
Habib Bank Ltd.	Habib Bank Ltd.	Faysal Bank Ltd.
Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.	Habib Bank Ltd.
JS Bank Ltd.	JS Bank Ltd.	Habib Metropolitan Bank Ltd.
MCB Bank Ltd.	MCB Bank Ltd.	JS Bank Ltd.
MCB Islamic Bank Ltd.	MCB Islamic Bank Ltd.	MCB Bank Ltd.
Meezan Bank Ltd.	Meezan Bank Ltd.	MCB Islamic Bank Ltd.
SAMBA Bank Ltd.	SAMBA Bank Ltd.	Meezan Bank Ltd.
Silk Bank Ltd	Silk Bank Ltd	SAMBA Bank Ltd.
Soneri Bank Ltd.	Soneri Bank Ltd.	Soneri Bank Ltd
Standard Chartered Bank (Pakistan) Ltd.	Standard Chartered Bank (Pakistan) Ltd.	Standard Chartered Bank (Pakistan) Ltd.
Bank Makramah Ltd. (formerly Summit Bank Ltd.)	Bank Makramah Ltd. (formerly Summit Bank Ltd.)	Bank Makramah Ltd. (formerly Summit Bank Ltd.)
United Bank Ltd.	United Bank Ltd.	United Bank Ltd.#
<b>C. Foreign Banks (4)</b>	<b>C. Foreign Banks (4)</b>	<b>C. Foreign Banks (4)</b>
Citibank N.A.	Citibank N.A.	Citibank N.A.
Deutsche Bank AG	Deutsche Bank AG	Deutsche Bank AG
Industrial and Commercial Bank of China Ltd.	Industrial and Commercial Bank of China Ltd.	Industrial and Commercial Bank of China Ltd.
Bank of China Limited	Bank of China Limited	Bank of China Limited
<b>D. Specialized Banks (3)*</b>	<b>D. Specialized Banks (2)*</b>	<b>D. Specialized Banks (2)</b>
Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.
SME Bank Ltd.	Zarai Taraqati Bank Ltd.	Zarai Taraqati Bank Ltd.
Zarai Taraqati Bank Ltd.		
<b>All Commercial Banks (29)</b>	<b>All Commercial Banks (29)</b>	<b>All Commercial Banks (29)</b>
Include A + B + C	Include A + B + C	Include A + B + C
<b>All Banks (32)</b>	<b>All Banks (31)</b>	<b>All Banks (31)</b>
Include A + B + C + D	Include A + B + C + D	Include A + B + C + D

\*Excludes IDBL & SME Bank as SBP has initiated its liquidation process with effect from September 2019 and January 2025 respectively

#SilkBank has been merged with United Bank Ltd.

## 2. Islamic Banking

Table 2.1: Financial Soundness Indicators of Islamic Banking<sup>^</sup>

	Percent						
	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Trend
<b>Capital</b>							
Total Capital to Total RWA*	21.7	22.2	24.9	19.8	21.0	20.4	
Tier 1 Capital to Total RWA*	18.5	19.2	21.0	16.3	18.2	17.7	
Capital to Total Assets	7.3	7.6	8.5	7.9	7.6	7.5	
<b>Asset Quality</b>							
NPFs to Total Financing	3.7	3.7	4.1	3.5	3.6	3.5	
Provisions to NPFs**	116.4	119.2	120.3	117.7	116.1	118.1	
Net NPFs to Net Financing	-0.6	-0.7	-0.9	-0.6	-0.6	-0.6	
Net NPFs to Capital#	-3.1	-3.4	-3.4	-3.0	-2.8	-2.7	
<b>Earnings</b>							
ROA before Tax	5.4	5.2	5.4	5.1	3.7	3.6	
ROA after Tax	3.1	3.0	3.0	2.8	2.0	1.9	
ROE before Tax	74.0	70.6	69.7	65.6	48.0	47.2	
ROE after Tax	42.1	40.6	39.6	36.0	25.8	25.4	
Net Mark-Up Income to Gross Income	90.2	90.5	90.8	90.2	86.6	87.2	
Operating Expense to Gross Income	33.8	34.7	34.1	35.1	42.4	42.1	
Trading Income to Gross Income#	0.4	0.6	0.6	1.1	1.9	1.3	
Personnel Expenses to Non-interest Expenses#	42.2	41.9	41.6	40.5	38.7	36.2	
<b>Liquidity</b>							
Liquid Assets to Total Assets	49.7	47.7	51.5	47.1	49.5	51.6	
Liquid Assets to Total Deposits	66.8	62.8	67.0	66.0	67.6	66.8	
Liquid Assets/Short term Liabilities#	111.02	105.58	121.90	101.43	111.94	119.36	
Financing to Deposits	47.4	46.8	42.8	51.1	47.8	42.3	
Customer Deposits to Total Financing#	182.6	186.0	204.7	171.5	185.4	202.3	

<sup>^</sup> Statistics for Islamic Banking are also part of the overall Banking Statistics (Section 1)

\* Capital Adequacy Ratios pertain to Islamic Banks only, while remaining FSIs are based on statistics of Islamic Banks and Islamic Banking Branches.

# New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

\*\* Provisions include general and specific provisions

Table 2.2: Group-wise Balance Sheets and Income Statements of Islamic Banks/Branches

June 30, 2025 (Un-audited)

PKR million

Financial Position	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions <sup>^</sup>	Absolute change	
				QoQ	YoY
<b>ASSETS</b>					
Cash & Balances With Treasury Banks	504,557	270,869	775,425	41,632	77,218
Balances With Other Banks	45,350	28,632	73,982	25,756	5,284
Due from Financial Institutions	94,171	198,256	292,427	163,135	84,157
Investments - Net	3,916,001	2,018,783	5,934,784	512,502	1,445,484
Financing - Net	2,566,827	1,466,226	4,033,052	12,890	583,712
Operating Fixed Assets	146,754	47,628	194,382	15,415	5,363
Right-of-Use Assets	36,122	45,911	82,033	4,465	82,033
Intangible Assets	12,191	72	12,263	702	12,263
Deferred Tax Assets	13,790	-	13,790	(38)	(2,687)
Other Assets	314,495	617,980	932,475	58,280	363,151
<b>TOTAL ASSETS</b>	<b>7,650,258</b>	<b>4,694,357</b>	<b>12,344,615</b>	<b>834,739</b>	<b>2,655,979</b>
<b>LIABILITIES</b>					
Bills Payable	152,296	41,490	193,786	80,590	61,457
Due to Financial Institution	810,279	197,736	1,008,015	(374,217)	179,317
Deposits And Other Accounts	5,765,580	3,767,909	9,533,488	1,114,910	2,170,269
Sub-ordinated Loans	30,234	-	30,234	(4,000)	(5,500)
Liabilities Against Assets Subject To Finance Lease	35,727	54,069	89,796	6,650	81,780
Deferred Tax Liabilities	12,901	6,176	19,077	3,852	11,364
Other Liabilities	325,298	220,030	545,327	(39,612)	(34,206)
<b>TOTAL LIABILITIES</b>	<b>7,132,315</b>	<b>4,287,409</b>	<b>11,419,725</b>	<b>788,173</b>	<b>2,464,481</b>
<b>NET ASSETS</b>	<b>517,942</b>	<b>406,948</b>	<b>924,890</b>	<b>46,566</b>	<b>191,498</b>
<b>NET ASSETS REPRESENTED BY: -</b>					
Share Capital	85,835	64,527	150,362	0	7,289
Reserves	91,834	19	91,853	3,649	17,551
Unappropriated Profit	296,237	320,290	616,527	28,097	133,563
Share Holders' Equity	473,906	384,835	858,742	31,746	158,403
Surplus/Deficit On Revaluation Of Assets	44,036	22,112	66,148	14,821	33,095
<b>TOTAL</b>	<b>517,942</b>	<b>406,948</b>	<b>924,890</b>	<b>46,566</b>	<b>191,498</b>
<b>PROFIT AND LOSS STATEMENT</b>					
	<b>Islamic Banks</b>	<b>Islamic Banking Branches</b>	<b>Islamic Banking Institutions<sup>^</sup></b>	<b>Absolute change</b>	
				<b>YoY</b>	
Mark-Up Income	386,485	204,329	590,814	(170,839)	
Mark-Up Expenses	182,922	93,668	276,590	(140,743)	
<b>Net Mark-Up Income</b>	<b>203,562</b>	<b>110,662</b>	<b>314,224</b>	<b>(30,097)</b>	
Credit Loss Allowance & Write-offs - Net	(1,136)	(688)	(1,824)	(6,851)	
<b>Net Mark-Up Income After Credit Loss Allowance and Write-offs</b>	<b>204,698</b>	<b>111,349</b>	<b>316,048</b>	<b>(23,246)</b>	
Fees, Commission & Brokerage Income	20,063	6,928	26,991	3,516	
Dividend Income	1,247	51	1,298	(6)	
Income From Dealing In Foreign Currencies	8,868	1,069	9,936	2,152	
Income From Derivatives	-	-	-	-	
Gain/Loss on Securities	3,451	1,305	4,756	4,756	
Net Gain/Loss on Derogation of Financial Assets	-	-	-	-	
Other Income	2,774	500	3,273	4,516	
<b>Total Non - Markup Income</b>	<b>36,402</b>	<b>9,852</b>	<b>46,254</b>	<b>10,179</b>	
<b>Total Income</b>	<b>241,101</b>	<b>121,201</b>	<b>362,302</b>	<b>(13,067)</b>	
Administrative Expenses	35,730	19,173	54,903	(72,755)	
Other Expenses	62,016	34,670	96,686	92,475	
<b>Total Non-Markup Expenses</b>	<b>97,747</b>	<b>53,842</b>	<b>151,589</b>	<b>19,720</b>	
Profit before Tax and Extra ordinary Items	143,354	67,359	210,713	(32,787)	
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>143,354</b>	<b>67,359</b>	<b>210,713</b>	<b>(32,787)</b>	
Less: Taxation	78,763	18,503	97,266	(6,359)	
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>64,591</b>	<b>48,856</b>	<b>113,447</b>	<b>(26,428)</b>	

<sup>^</sup> Statistics for Islamic Banking are also part of the overall Banking Statistics (Section 1)

\*\*Provisions include general and specific provisions

Table 2.3: List of Islamic Banking Institutions

As of June 30, 2024	As of December 31, 2024	As of June 30, 2025
<b>Islamic Banks</b>	<b>Islamic Banks</b>	<b>Islamic Banks</b>
1 AlBaraka Bank (Pakistan) Ltd.	1 AlBaraka Bank (Pakistan) Ltd.	1 AlBaraka Bank (Pakistan) Ltd.
2 BankIslami Pakistan Ltd.	2 BankIslami Pakistan Ltd.	2 BankIslami Pakistan Ltd.
3 Dubai Islamic Bank Pakistan Ltd	3 Dubai Islamic Bank Pakistan Ltd	3 Dubai Islamic Bank Pakistan Ltd
4 Faysal Bank	4 Faysal Bank	4 Faysal Bank
5 MCB Islamic Bank Ltd.	5 MCB Islamic Bank Ltd.	5 MCB Islamic Bank Ltd.
6 Meezan Bank Ltd	6 Meezan Bank Ltd	6 Meezan Bank Ltd
<b>Conventional Banks having Islamic Banking Branches</b>	<b>Conventional Banks having Islamic Banking Branches</b>	<b>Conventional Banks having Islamic Banking Branches</b>
1 Askari Bank Ltd.	1 Askari Bank Ltd.	1 Askari Bank Ltd.
2 Allied Bank Ltd.	2 Allied Bank Ltd.	2 Allied Bank Ltd.
3 Bank Al Habib Ltd	3 Bank Al Habib Ltd	3 Bank Al Habib Ltd
4 Bank Alfalah Ltd	4 Bank Alfalah Ltd	4 Bank Alfalah Ltd
5 Habib Bank Ltd	5 Habib Bank Ltd	5 Habib Bank Ltd
6 Habib Metropolitan Bank	6 Habib Metropolitan Bank	6 Habib Metropolitan Bank
7 National Bank of Pakistan	7 National Bank of Pakistan	7 National Bank of Pakistan
8 Silk Bank Ltd	8 Silk Bank Ltd	8 Sindh Bank Ltd
9 Sindh Bank Ltd	9 Sindh Bank Ltd	9 Soneri Bank Ltd
10 Soneri Bank Ltd	10 Soneri Bank Ltd	10 Standard Chartered Bank
11 Standard Chartered Bank	11 Standard Chartered Bank	11 Summit Bank Ltd.
12 Summit Bank Ltd.	12 Summit Bank Ltd.	12 The Bank of Khyber
13 The Bank of Khyber	13 The Bank of Khyber	13 The Bank of Punjab
14 The Bank of Punjab	14 The Bank of Punjab	14 United Bank Ltd.
15 United Bank Ltd.	15 United Bank Ltd.	15 Zarai Taraqiati Bank Ltd.
16 Zarai Taraqiati Bank Ltd.	16 Zarai Taraqiati Bank Ltd.	
<b>Grand Total 22 (6+16)</b>	<b>Grand Total 22 (6+16)</b>	<b>Grand Total 21 (6+15)</b>

### **3. Development Finance Institutions**

Table 3.1: Financial Soundness Indicators of DFIs

	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Percent	Trend
<b>Capital</b>									
Total Capital to Total RWA	43.3	43.4	48.9	50.8	52.5	56.3	58.1		
Tier 1 Capital to Total RWA	41.6	42.7	47.2	46.9	50.5	54.2	54.2		
Capital to Total Assets	5.6	5.5	5.7	5.9	8.7	11.3	13.3		
<b>Asset Quality</b>									
NPLs to Total Loans	7.4	7.6	7.4	8.7	8.0	8.2	7.3		
Provisions to NPLs**	114.8	113.3	107.9	99.2	104.1	103.0	105.4		
Net NPLs to Net Loans	-1.2	-1.1	-0.6	0.1	-0.4	-0.3	-0.4		
Net NPLs to Capital	-1.6	-1.5	-0.8	0.1	-0.4	-0.3	-0.5		
Investment in Equities to Capital#	8.3	8.9	7.6	0.9	0.5	0.4	0.6		
<b>Earnings</b>									
ROA before Tax	1.3	0.6	0.4	1.0	1.6	3.2	3.2		
ROA after Tax	0.9	0.4	0.3	0.7	1.2	2.3	2.3		
ROE before Tax	18.6	9.3	7.1	15.2	23.1	29.7	27.0		
ROE after Tax	13.3	6.9	5.7	11.5	17.1	21.5	18.9		
Net Interest Income to Gross Income	66.9	-11.9	-40.8	27.6	52.7	80.7	70.3		
Operating Expense to Gross Income	24.0	37.9	46.2	27.1	20.6	16.1	17.2		
Trading Income to Gross Income#	2.5	13.4	30.2	12.2	6.2	-6.4	-1.5		
Personnel Expenses to Non-interest Expenses#	56.6	58.5	57.7	56.5	53.8	59.4	59.0		
<b>Liquidity</b>									
Liquid Assets/Total Assets	85.5	84.5	85.5	84.0	82.9	77.9	76.2		
Liquid Assets/Total Deposits	4439.8	3370.2	3618.3	4079.1	2091.0	2137.7	1929.3		
Liquid Assets/Short term Liabilities^#	95.9	94.3	94.8	99.3	110.1	96.1	96.3		
Advances/Deposits	417.7	311.6	328.0	375.1	243.6	337.7	370.2		
Customer Deposits to Total Loans#	21.0	25.5	27.0	22.9	29.9	19.8	17.8		

\* Effective from June 30, 2015, Regulatory Capital, as defined under Basel requirements, has been used to calculate Capital to Total Assets (highlighted in Red). Prior to Jun-15, Balance Sheet Capital was used for calculation of these ratios.

# New Ratios introduced as per IMF's compilation guide on Financial Soundness Indicators (highlighted in Blue).

^ Based on un-audited quarterly numbers only.

\*\* Provisions include general and specific provisions

Table 3.2: Balance Sheet and Income Statement of DFIs

							PKR million	
Financial Position	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Absolute change		
						QoQ	YoY	
<b>ASSETS</b>								
Cash & Balances With Treasury Banks	3,229	3,385	3,590	3,478	8,077	4,598	4,847	
Balances With Other Banks	9,359	11,448	7,202	6,993	2,398	(4,595)	(6,961)	
Lending To Financial Institutions	14,228	30,531	39,688	4,326	832	(3,493)	(13,396)	
Investments - Net	2,134,323	2,006,601	1,647,707	1,267,241	1,184,670	(82,571)	(949,653)	
Advances - Net**	190,611	183,140	191,059	194,281	217,591	23,310	26,980	
Operating Fixed Assets	9,286	8,543	8,513	9,962	9,867	(95)	581	
Right-of-Use of Assets		732	756	976	1,073	98	1,073	
Intangible Assets		172	168	269	292	23	292	
Deferred Tax Assets	11,349	6,532	6,383	5,241	3,404	(1,837)	(7,945)	
Other Assets	87,864	119,111	74,418	86,090	59,843	(26,246)	(28,021)	
<b>TOTAL ASSETS</b>	<b>2,460,249</b>	<b>2,370,195</b>	<b>1,979,484</b>	<b>1,578,856</b>	<b>1,488,047</b>	<b>(90,809)</b>	<b>(972,203)</b>	
<b>LIABILITIES</b>								
Bills Payable	-	-	-	-	-	-	-	
Borrowings From Financial Institution	2,227,453	2,106,756	1,651,600	1,257,212	1,164,768	(92,444)	(1,062,685)	
Deposits And Other Accounts	58,109	48,830	78,442	57,525	58,772	1,247	663	
Sub-ordinated Loans	6,702	6,702	6,585	3,010	2,847	(163)	(3,854)	
Liabilities Against Assets Subject To Finance Lease	429	494	537	993	1,033	40	604	
Deferred Tax Liabilities	-	-	50	790	1,532	741	1,532	
Other Liabilities	22,222	25,751	51,494	62,187	45,039	(17,148)	22,817	
<b>TOTAL LIABILITIES</b>	<b>2,314,915</b>	<b>2,188,532</b>	<b>1,788,709</b>	<b>1,381,717</b>	<b>1,273,991</b>	<b>(107,726)</b>	<b>(1,040,923)</b>	
<b>NET ASSETS</b>	<b>145,335</b>	<b>181,663</b>	<b>190,775</b>	<b>197,138</b>	<b>214,056</b>	<b>16,918</b>	<b>68,721</b>	
<b>NET ASSETS REPRESENTED BY: -</b>								
Share Capital	84,681	97,796	97,796	97,796	98,797	1,001	14,116	
Reserves	29,319	32,088	32,916	36,064	38,033	1,969	8,714	
Unappropriated Profit	28,541	38,930	53,232	56,731	63,171	6,440	34,631	
<b>Share Holders' Equity</b>	<b>142,540</b>	<b>168,814</b>	<b>183,944</b>	<b>190,591</b>	<b>200,001</b>	<b>9,410</b>	<b>57,461</b>	
Surplus/Deficit On Revaluation Of Assets	2,795	12,849	6,831	6,547	14,055	7,508	11,260	
<b>TOTAL</b>	<b>145,335</b>	<b>181,663</b>	<b>190,775</b>	<b>197,138</b>	<b>214,056</b>	<b>16,918</b>	<b>68,721</b>	
<b>OPERATING POSITION</b>								
	<b>Jun-24</b>	<b>Sep-24</b>	<b>Dec-24</b>	<b>Mar-25</b>	<b>Jun-25</b>	<b>Change YoY</b>		
Mark-Up/ Return/Interest Earned	225,902	346,100	442,467	57,862	100,673	(125,229)		
Mark-Up/ Return/Interest Expenses	229,421	339,478	417,578	43,777	77,486	(151,935)		
<b>Net Mark-Up / Interest Income</b>	<b>(3,519)</b>	<b>6,622</b>	<b>24,889</b>	<b>14,085</b>	<b>23,187</b>	<b>26,706</b>		
Provisions & Bad Debts Written Off Directly/(Reversals)	(447)	110	564	232	186	632		
<b>Net Mark-Up / Interest Income After Provisions</b>	<b>(3,072)</b>	<b>6,512</b>	<b>24,325</b>	<b>13,853</b>	<b>23,001</b>	<b>26,073</b>		
Fees, Commission & Brokerage Income	339	512	753	141	425	86		
Dividend Income	8,848	13,361	17,605	4,374	8,602	(246)		
Income From Dealing In Foreign Currencies	(50)	(63)	(49)	31	94	144		
Income From Derivatives								
Gain/Loss on Securities		2,928	2,918	(1,114)	(493)	(493)		
Net Gain/Loss on Derogation of Financial Assets								
Other Income	3,012	617	1,130	(58)	1,159	(1,852)		
<b>Total Non - Markup / Interest Income</b>	<b>12,149</b>	<b>17,355</b>	<b>22,357</b>	<b>3,373</b>	<b>9,789</b>	<b>(2,361)</b>		
<b>Total Income</b>	<b>9,077</b>	<b>23,867</b>	<b>46,682</b>	<b>17,226</b>	<b>32,790</b>	<b>23,713</b>		
Administrative Expenses	3,834	6,176	9,281	2,696	3,353	(481)		
Other Expenses	156	324	470	123	2,333	2,177		
Total Non-Markup/Interest Expenses	3,990	6,500	9,751	2,819	5,686	1,696		
Profit before Tax and Extra ordinary Items	5,087	17,367	36,931	14,407	27,104	22,017		
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	-	-		
<b>Profit/ (Loss) Before Taxation</b>	<b>5,087</b>	<b>17,367</b>	<b>36,931</b>	<b>14,407</b>	<b>27,104</b>	<b>22,017</b>		
Less: Taxation	1,001	4,256	9,608	3,976	8,123	7,122		
<b>Profit/ (Loss) after Taxation</b>	<b>4,086</b>	<b>13,111</b>	<b>27,323</b>	<b>10,431</b>	<b>18,981</b>	<b>14,895</b>		

\*\* Provisions include general and specific provisions

**Table 3.3: List of Development Finance Institutions**

As of June 30, 2024	As of December 31, 2024	As of June 30, 2025
1. House Building Finance Company Ltd.	1. House Building Finance Company Ltd.	1. House Building Finance Company Ltd.
2. PAIR Investment Company Ltd.	2. PAIR Investment Company Ltd.	2. PAIR Investment Company Ltd.
3. Pak Brunei investment Company Ltd.	3. Pak Brunei investment Company Ltd.	3. Pak Brunei investment Company Ltd.
4. Pak Libya Holding Company Ltd.	4. Pak Libya Holding Company Ltd.	4. Pak Libya Holding Company Ltd.
5. Pak Oman Investment Company Ltd.	5. Pak Oman Investment Company Ltd.	5. Pak Oman Investment Company Ltd.
6. Pak-China Investment Company Ltd.	6. Pak-China Investment Company Ltd.	6. Pak-China Investment Company Ltd.
7. Pakistan Kuwait Investment Company Ltd.	7. Pakistan Kuwait Investment Company Ltd.	7. Pakistan Kuwait Investment Company Ltd.
8. Saudi Pak Industrial & Agricultural Investment Company Ltd.	8. Saudi Pak Industrial & Agricultural Investment Company Ltd.	8. Saudi Pak Industrial & Agricultural Investment Company Ltd.
9. Pakistan Mortgage Refinance Corporation.	9. Pakistan Mortgage Refinance Corporation.	9. Pakistan Mortgage Refinance Corporation.
10. EXIM Bank	10. EXIM Bank	10. EXIM Bank

## 4. Microfinance Banks (MFBs)

Table 4.1: Financial Soundness Indicators of MFBs

	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Trend
							Percent
<b>Capital*</b>							
Total Capital to Total RWA	6.0	5.7	2.8	2.6	1.2	(1.6)	
Tier 1 Capital to Total RWA	3.5	3.0	0.6	0.1	(1.0)	(4.3)	
Capital to Total Assets	2.9	2.8	1.3	0.9	0.5	(0.6)	
<b>Asset Quality</b>							
NPLs to Total Loans	9.1	10.5	10.0	9.7	9.3	8.3	
Provisions to NPLs**	74.8	96.4	83.9	95.3	128.6	131.9	
Net NPLs to Net Loans	2.5	0.4	1.8	0.5	(3.0)	(3.0)	
Net NPLs to Capital	41.3	7.2	69.3	21.4	(239.0)	221.5	
<b>Earnings</b>							
ROA before Tax	(3.8)	(3.4)	(3.0)	(3.0)	(1.0)	(0.1)	
ROA after Tax	(2.5)	(3.1)	(1.8)	(1.9)	(0.9)	(0.4)	
ROE before Tax	(85.8)	(87.3)	(76.1)	(77.9)	(31.1)	(1.9)	
ROE after Tax	(56.0)	(78.8)	(45.0)	(49.6)	(27.1)	(13.4)	
Net Interest Income to Gross Income	60.8	61.1	69.5	68.8	71.3	73.1	
Net Interest Margin (NIM)	9.8	11.1	13.8	13.9	15.5	13.3	
Cost / Income Ratio	110.8	101.4	95.4	89.8	86.2	87.9	
Admin Expenses to Total Assets	10.4	13.4	14.2	14.2	14.9	12.8	
Operational Self Sufficiency (OSS)	72	72	76	75	79	84	
Cost per Borrower (PKR)	18,428	16,673	15,441	13,956	16,988	16,539	
<b>Liquidity</b>							
Liquid Assets/Total Assets	29.1	29.0	29.8	43.6	37.9	34.1	
Liquid Assets/Total Deposits	36.5	35.5	37.7	63.6	48.9	42.8	
Liquid Assets/Short term Liabilities	41.8	40.1	43.3	61.2	56.2	56.9	
Advances/Deposits	60.5	58.7	66.3	57.5	54.3	58.5	
Liquid Assets to (Deposits, Borrowings and Bills Payable)	34.0	33.6	35.0	49.6	43.9	38.0	

\* Data on Capital Adequacy is not available prior to Dec-13.

\*\* Provisions include general and specific provisions.

Table 4.2: Key variables of Balance Sheet and Profit &amp; Loss Statement of MFBs

	PKR million					
	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
Total Assets	799,051	782,455	824,291	1,068,533	985,974	891,407
Investments (net)	171,330	164,264	185,907	387,305	265,375	217,047
Advances (net)	385,563	375,661	433,057	421,227	414,805	414,753
Borrowings	44,996	33,393	48,345	204,233	85,116	88,789
Deposits	637,580	639,834	653,160	732,959	764,587	708,973
Liabilities	766,845	759,804	790,237	1,031,310	957,211	875,513
Paid up Capital	42,379	50,779	53,104	59,280	65,480	59,373
Equity	32,206	22,651	34,054	37,223	28,764	15,894
Profit Before Tax (ytd)	(7,463)	(13,426)	(18,026)	(25,484)	(2,568)	(253)
Profit After Tax (ytd)	(4,876)	(12,115)	(10,669)	(16,212)	(2,236)	(1,828)
Provisioning Charges (ytd)	4,787	12,634	22,283	39,268	8,734	8,941
Non-Performing Loans	37,634	43,726	47,243	44,896	43,630	38,683
Provisions Held Against NPLs	(28,146)	(42,156)	(39,639)	(42,766)	(56,096)	(51,012)
Non-Performing Loans (net)	9,488	1,571	7,603	2,130	(12,466)	(12,329)

Note: Statistics of profits are on year-to-date (ytd) basis.

\*\*Provisions include general and specific provisions

Table 4.3: Growth Rates of Key Variables of MFBs

	Percent									
Growth Rates	Jun-24		Sep-24		Dec-24		Mar-25		Jun-25	
	QoQ	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY
Total Assets	(2.1)	8.6	5.3	15.5	29.6	38.5	(7.7)	23.4	(9.6)	13.9
Investments (net)	(4.1)	4.5	13.2	36.5	108.3	136.9	(31.5)	54.9	(18.2)	32.1
Advances (net)	(2.6)	4.5	15.3	17.2	(2.7)	10.9	(1.5)	7.6	(0.0)	10.4
Borrowings	(25.8)	(61.8)	44.8	(25.9)	322.5	249.3	(58.3)	89.2	4.3	165.9
Deposits	0.4	23.1	2.1	22.0	12.2	22.8	4.3	19.9	(7.3)	10.8
Liabilities	(0.9)	11.9	4.0	17.4	30.5	40.5	(7.2)	24.8	(8.5)	15.2
Paid up Capital	19.8	25.2	4.6	33.7	11.6	39.9	10.5	54.5	(9.3)	16.9
Equity	(29.7)	(45.3)	50.3	(15.5)	9.3	(0.5)	(22.7)	(10.7)	(44.7)	(29.8)
Profit Before Tax - increase/(decrease)	(79.9)	(476.8)	(34.3)	(346.3)	(41.4)	(135.2)	89.9	65.6	(90.2)	(98.1)
Profit After Tax - increase/(decrease)	(148.5)	(431.8)	11.9	(226.7)	(52.0)	(99.7)	86.2	54.1	(18.2)	(84.9)
Provisioning Charges (ytd)	163.9	48.4	76.4	139.9	76.2	145.6	(77.8)	82.4	2.4	(29.2)
Non-Performing Loans	16.2	44.9	8.0	65.9	(5.0)	64.9	(2.8)	15.9	(11.3)	(11.5)
Provisions Held Against NPLs	49.8	56.1	(6.0)	64.8	7.9	53.6	31.2	99.3	(9.1)	21.0
Non-Performing Loans (net)	(83.4)	(50.4)	384.1	71.5	(72.0)	(445.9)	(685.1)	(231.4)	(1.1)	(884.9)

Table 4.4: Loan Portfolio Breakdown - MFBs

**Loan Portfolio Breakdown - Volume**

PKR million

	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
Solidarity groups	9,653	9,601	8,584	12,039	7,366
Urban	1,547	1,637	1,602	3,373	1,782
Rural	8,105	7,964	6,982	8,666	5,583
Individual lending	408,164	463,096	455,409	458,861	458,399
Urban	136,028	162,873	164,616	166,394	162,021
Rural	272,135	300,222	290,793	292,468	296,379
<b>Total Loans</b>	<b>417,816</b>	<b>472,696</b>	<b>463,993</b>	<b>470,900</b>	<b>465,765</b>
Urban	137,576	164,510	166,218	169,767	163,803
Rural	280,241	308,187	297,775	301,133	301,962

**Loan Portfolio Breakdown - No. of Clients**

Number

	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
Solidarity groups	207,189	194,515	180,306	180,131	156,065
Urban	30,568	29,526	28,942	34,564	31,173
Rural	176,621	164,989	151,364	145,567	124,892
Individual lending	6,874,524	7,949,445	9,103,545	8,649,237	6,263,692
Urban	5,443,723	6,301,741	7,480,238	6,993,652	4,692,496
Rural	1,430,801	1,647,704	1,623,307	1,655,585	1,571,196
<b>Total No. of Clients</b>	<b>7,081,713</b>	<b>8,143,960</b>	<b>9,283,851</b>	<b>8,829,368</b>	<b>6,419,757</b>
Urban	5,474,291	6,331,267	7,509,180	7,028,216	4,723,669
Rural	1,607,422	1,812,693	1,774,671	1,801,152	1,696,088
Male	5,249,434	5,543,865	6,247,824	6,005,897	4,482,523
Female	1,832,279	2,600,095	3,036,027	2,823,471	1,937,234

Table 4.5: Asset Quality of the MFBs

**Selected Indicators of Asset Quality**

	PKR million					
	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
Advances (Gross)	413,709	417,816	472,696	463,993	470,900	465,765
NPLs	37,634	43,726	47,243	44,896	43,630	38,683
Provisions	(28,146)	(42,156)	(39,639)	(42,766)	(56,096)	(51,012)
Advances (net)	385,563	375,661	433,057	421,227	414,805	414,753
Net NPLs	9,488	1,571	7,603	2,130	(12,466)	(12,329)

**Category-wise Break up of Non Performing Loans (NPLs)**

	PKR million					
	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
OAEM*	11,043	10,553	9,497	4,466	6,496	41
Substandard	7,193	10,724	12,284	12,272	10,441	8,305
Doubtful	9,161	8,952	13,159	12,278	16,472	10,346
Loss	10,238	13,497	12,303	15,880	10,222	19,991
Total	37,634	43,726	47,243	44,896	43,630	38,683

\* break-up available from Dec 2009 onwards

Table 4.6: Sector-wise Advances and Non-Performing Loans (NPLs)

	Amount in PKR million, ratio in percent								
	Dec-24			Mar-25			Jun-25		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Enterprises	81,401	4,739	5.82	138,041	4,133	2.99	88,982	3,218	3.62
Agriculture	121,807	14,105	11.58	122,633	14,461	11.79	126,370	12,892	10.20
Livestock	141,602	15,956	11.27	99,687	14,917	14.96	151,965	13,232	8.71
Long term Housing finance	44,706	691	1.54	47,604	707	1.48	46,021	708	1.54
Consumer lending	16,166	3,290	20.35	11,003	4,797	43.60	5,877	1,077	18.32
others	58,312	6,115	10.49	51,932	4,615	8.89	46,550	7,557	16.23
<b>Total</b>	<b>463,993</b>	<b>44,896</b>	<b>9.68</b>	<b>470,900</b>	<b>43,630</b>	<b>9.27</b>	<b>465,765</b>	<b>38,683</b>	<b>8.31</b>

**Table 4.7a: MFBs: Break-up of Mark-up / Return / Interest Earned**

Amount in Million, share in percent

Items	Jun-24		Sep-24		Dec-24		Mar-25		Jun-25	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Loans & advances	66,452.2	73.6	114,024.4	76.2	157,678.2	76.8	43,507.5	73.1	78,851.1	78.4
Investments	15,385.7	17.0	23,501.0	15.7	32,369.6	15.8	13,354.2	22.4	17,420.0	17.3
Deposits and others	8,503.0	9.4	12,125.6	8.1	15,264.2	7.4	2,688.6	4.5	4,319.8	4.3
<b>Total</b>	<b>90,340.9</b>	<b>100.0</b>	<b>149,651.0</b>	<b>100.0</b>	<b>205,312.0</b>	<b>100.0</b>	<b>59,550.2</b>	<b>100.0</b>	<b>100,591.0</b>	<b>100.0</b>

**Table 4.7b: MFBs: Break-up of Mark-up / Return / Interest Expensed**

Amount in Million, share in percent

Items	Jun-24		Sep-24		Dec-24		Mar-25		Jun-25	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Deposits	50,432.2	88.6	74,885.2	87.6	97,739.0	6.6	19,723.4	71.2	38,019.7	79.0
Borrowings	5,515.2	9.7	8,503.4	10.0	11,500.7	1.9	7,312.1	26.4	9,068.9	18.8
Others	990.2	1.7	2,060.3	2.4	2,892.2	91.5	681.2	2.5	1,059.9	2.2
<b>Total</b>	<b>56,937.6</b>	<b>100.0</b>	<b>85,448.9</b>	<b>100.0</b>	<b>112,131.9</b>	<b>100.0</b>	<b>27,716.7</b>	<b>100.0</b>	<b>48,148.6</b>	<b>100.0</b>

Table 4.8: Composition of Microfinance Banks

As of December 30, 2024		As of June 30, 2025	
<b>Nation-wide MFBS</b>		<b>Nation-wide MFBS</b>	
1	APNA Microfinance Bank Limited	1	APNA Microfinance Bank Limited
2	FINCA Microfinance Bank Limited	2	FINCA Microfinance Bank Limited
3	Khushhali Microfinance Bank Limited	3	Khushhali Microfinance Bank Limited
4	Mobilink Microfinance Bank Limited	4	Mobilink Microfinance Bank Limited
5	NRSP Microfinance Bank Limited	5	NRSP Microfinance Bank Limited
6	LOLC Microfinance Bank Limited (Formerly Pak Oman Microfinance Bank Limited)	6	LOLC Microfinance Bank Limited (Formerly Pak Oman Microfinance Bank Limited)
7	Telenor Microfinance Bank Limited	7	HBL Microfinance Bank Limited (formerly The First Micro Finance Bank Ltd)
8	HBL Microfinance Bank Limited (formerly The First Micro Finance Bank Ltd.)	8	U Microfinance Bank Limited
9	U Microfinance Bank Limited	9	ASA Microfinance Bank (Pakistan) Limited
10	ASA Microfinance Bank (Pakistan) Limited		
<b>Province-wide MFBS</b>		<b>Province-wide MFBS</b>	
11	Halan Microfinance Bank Limited (formerly Advans Pakistan Microfinance Bank Ltd)	10	Halan Microfinance Bank Limited (formerly Advans Pakistan Microfinance Bank Ltd)
12	Sindh Microfinance Bank Limited	11	Sindh Microfinance Bank Limited
<b>District-wide MFBS</b>		<b>District-wide MFBS</b>	

## 5. Table 5: Key Variables and FSIs for Other Sectors

	amount in PKR million, ratio in percent				
	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24
<b>Other financial corporations* (OFCs)</b>					
<b>OFCs' financial assets to total financial assets</b>	<b>15.3</b>	<b>16.1</b>	<b>15.4</b>	<b>16.0</b>	<b>17.0</b>
OFCs' financial assets	8,377,620	8,908,968	9,376,543	9,923,006	10,993,174
Total financial assets	54,741,231	55,410,864	61,063,281	62,034,804	64,685,861
<b>OFCs' financial assets to gross domestic product</b>	<b>7.9</b>	<b>8.4</b>	<b>8.9</b>	<b>9.4</b>	<b>10.4</b>
OFCs' financial assets	8,377,620	8,908,968	9,376,543	9,923,006	10,993,174
Gross domestic product <sup>#</sup>	105,817,000	105,817,000	105,817,000	105,615,572	105,615,572
<b>Nonfinancial corporations**</b>					
	<b>Dec-20</b>	<b>Dec-21</b>	<b>Dec-22</b>	<b>Dec-23</b>	<b>Jun-24</b>
<b>Total debt to equity</b>	<b>188.3</b>	<b>181.5</b>	<b>205.3</b>	<b>182.9</b>	<b>151.7</b>
Total debt	7,017,549	7,859,494	10,502,144	11,346,625	10,092,395
Equity	3,726,335	4,330,608	5,116,189	6,202,381	6,652,883
Return on equity	5	19	24	19	15
Earnings before interest and tax (EBIT)	182,580	781,865	1,121,056	1,060,200	2,012,218
Equity	3,607,470	4,028,472	4,723,399	5,659,285	6,427,632
<b>Earnings to interest and principal expenses</b>	<b>55.3</b>	<b>316.1</b>	<b>279.0</b>	<b>161.8</b>	<b>446.8</b>
Earnings before interest and tax (EBIT)	182,580	781,865	1,121,056	1,060,200	2,012,218
Debt service payments	330,308	247,365	401,847	655,288	450,349
<b>Market liquidity</b>					
	<b>Dec-23</b>	<b>Mar-24</b>	<b>Jun-24</b>	<b>Sep-24</b>	
<b>Average daily turnover ratio in the securities market<sup>^</sup></b>	<b>0.63</b>	<b>0.49</b>	<b>0.57</b>	<b>0.50</b>	

\* Other financial corporations (OFCs) include insurance, development finance institutions, leasing companies, investment banks, Modarabas companies, housing finance companies, mutual funds, venture capital companies, discount houses, and microfinance banks. The numbers are taken from Table 2.13 of the Statistical Bulletin.

\*\* Nonfinancial corporations include listed non-financial companies. The numbers are taken from S&DS's publication "Financial Statement Analysis of companies (Non-Financial) listed at KSE". Dec-2023 onwards, S&DS has published this data on FY basis.

<sup>^</sup> The ratio is based on banks' and non-banks' dealings in Government Securities. It is calculated by dividing the daily average traded volume of Government Securities by the quarterly average outstanding Government Securities. The numbers are taken from DMMD's publications "Cumulative Trading Volumes of Government Securities" & "Bank & Non-Bank Holding of GoP Securities"

<sup>#</sup> Gross domestic product figures revised since June 2013 onwards

## Annexure A: Compilation Methodology of FSIs for Banks, Islamic Banks and DFIs

Capital		
1	Risk Weighted CAR	Total Eligible Capital / Total Risk Weighted Assets
2	Tier 1 Capital to RWA	Core Capital (Tier 1 Capital) / Total Risk Weighted Assets (RWA)
3	Capital to Total Assets	Total Eligible Capital / Total Assets
Asset Quality		
4	NPLs to Total Loans	NPLs / Gross Advances
5	Provisions to NPLs	Provisions / NPLs
6	Net NPLs to Netloans	Net NPLs / Net Advances
7	Net NPLs to Capital	Net NPLs / Total Eligible Capital
8	Investment in Equities to Capital	Investment in Equities to Total Eligible Capital
9	Gross Asset Position in Financial Derivatives to Capital	Gross Asset Position in Financial Derivatives to Total Eligible Capital
10	Gross Liability Position in Financial Derivatives to Capital	Gross Liability Position in Financial Derivatives to Total Eligible Capital
Earnings and Profitability		
11	Return on Assets (Before Tax)	Annualized Profit/(Loss) before Taxation / Average Assets Annualized Profit/(Loss) before Taxation For Q1, multiply by 4 For Q2, multiply by 2 For Q3, multiply by 4/3 For Q4, do nothing Average Assets For Q1, take average of current Q1 and last year's Q4 For Q2, take average of current Q1, Q2, and last year's Q4 For Q3, take average of current Q1, Q2, Q3, and last year's Q4 For Q4, take average of current Q1, Q2, Q3, Q4 and last year's Q4
12	Return on Assets (After Tax)	Annualized Profit/(Loss) after Taxation / Average Assets Annualized Profit/(Loss) after Taxation For Q1, multiply by 4 For Q2, multiply by 2 For Q3, multiply by 4/3 For Q4, do nothing Average Assets For Q1, take average of current Q1 and last year's Q4 For Q2, take average of current Q1, Q2, and last year's Q4 For Q3, take average of current Q1, Q2, Q3, and last year's Q4 For Q4, take average of current Q1, Q2, Q3, Q4 and last year's Q4

## Annexure A: Compilation Methodology of FSIs for Banks, Islamic Banks and DFIs (Continued)

13	ROE (Avg. Equity & Surplus) (Before Tax)	Annualized Profit/(Loss) before Taxation / Average Equity Annualized Profit/(Loss) before Taxation For Q1, multiply by 4 For Q2, multiply by 2 For Q3, multiply by 4/3 For Q4, do nothing Average Equity For Q1, take average of current Q1 and last year's Q4 For Q2, take average of current Q1, Q2, and last year's Q4 For Q3, take average of current Q1, Q2, Q3, and last year's Q4 For Q4, take average of current Q1, Q2, Q3, Q4 and last year's Q4
14	ROE (Avg. Equity & Surplus) (After Tax)	Annualized Profit/(Loss) after Taxation / Average Equity Annualized Profit/(Loss) after Taxation For Q1, multiply by 4 For Q2, multiply by 2 For Q3, multiply by 4/3 For Q4, do nothing Average Equity For Q1, take average of current Q1 and last year's Q4 For Q2, take average of current Q1, Q2, and last year's Q4 For Q3, take average of current Q1, Q2, Q3, and last year's Q4 For Q4, take average of current Q1, Q2, Q3, Q4 and last year's Q4
15	Net Interest Income to Gross Income	Net Interest Income / Gross Income
16	Cost / Income Ratio	Non-Markup/Interest Expenses / Gross Income
17	Trading Income to Gross Income	Trading Income to Gross Income
18	Personnel Expenses to Non-interest Expenses	Personnel Expenses to Non-interest Expenses
<b>Liquidity</b>		
19	Liquid Assets to Total Assets	Liquid Assets / Total Assets Liquid Assets = Sum of Cash & Balances With Treasury Banks, Balances With Other Banks, Call Money Lending, and Investment in Approved Securities (PIBs and MTBs)
20	Liquid Assets to Total Deposits	Liquid Assets / Total Deposits Liquid Assets = Sum of Cash & Balances With Treasury Banks, Balances With Other Banks, Call Money Lending, and Investment in Approved Securities (PIBs and MTBs)
21	Liquid Assets to Short term Liabilities	Liquid Assets / Short term Liabilities Liquid Assets = Sum of Cash & Balances With Treasury Banks, Balances With Other Banks, Call Money Lending, and Investment in Approved Securities (PIBs and MTBs) Short term Liabilities = Liabilities having maturity less than one year
22	Advances to Deposits	Net Advances / Total Deposits
23	Customer Deposits to Total Loans	Customer Deposits to Gross Advances

## Annexure A: Compilation Methodology of FSIs for Banks, Islamic Banks and DFIs (Continued)

Sectoral Distribution of Loans		
24	Domestic Loans to Total Loans	Domestic Loans to Gross Advances
25	Public Sector Domestic Loans to Total Loans	Public Sector Domestic Loans to Gross Advances
26	Domestic Loans to Financial Institutions/Total Loans	Domestic Loans to Financial Institutions/Gross Advances
27	Corporate & SME Sector Domestic Loans to Total Loans	Corporate & SME Sector Domestic Loans to Gross Advances
28	Other Domestic Loans to Total Loans	Other Domestic Loans to Gross Advances
29	Overseas Loans to Total Loans	Overseas Loans to Gross Advances
30	Foreign Currency Loans to Total Loans	Foreign Currency Loans to Gross Advances
31	Foreign Currency Liabilities to Total Liabilities	Foreign Currency Liabilities to Gross Advances
32	Residential Real Estate Loans to Total Loans	Residential Real Estate Loans to Gross Advances
33	Commercial Real Estate Loans to Total Loans	Commercial Real Estate Loans to Gross Advances
34	Spread between lending and deposit rates	Weighted Average Lending Rate minus Weighted Average Deposit Rate
35	Spread between highest and lowest interbank rates	Highest Interbank Rate minus Lowest Interbank Rate

## Annexure B: Compilation Methodology of FSIs for MFBs

Capital	
1	Total Eligible Capital to Total Risk Weighted Assets (CAR) Total Eligible Capital / Total Risk Weighted Assets
2	Core Capital (Tier 1 Capital) to Total RWA Core Capital (Tier 1 Capital) / Total Risk Weighted Assets (RWA)
3	Capital to Total Assets Total Eligible Capital / Total Assets
Asset Quality	
4	NPLs to Advances NPLs / Gross Advances
5	Net NPLs to Net Advances Net NPLs / Net Advances
6	Provisions to NPLs Provisions / NPLs
7	Net NPLs to Capital Net NPLs / Total Eligible Capital
Earnings and Profitability	
8	Return on Assets (Before Tax) Annualized Profit/(Loss) before Taxation / Average Assets Annualized Profit/(Loss) before Taxation For Q1, multiply by 4 For Q2, multiply by 2 For Q3, multiply by 4/3 For Q4, do nothing Average Assets For Q1, take average of current Q1 and last year's Q4 For Q2, take average of current Q1, Q2, and last year's Q4 For Q3, take average of current Q1, Q2, Q3, and last year's Q4 For Q4, take average of current Q1, Q2, Q3, Q4 and last year's Q4
9	Return on Assets (After Tax) Annualized Profit/(Loss) after Taxation / Average Assets Annualized Profit/(Loss) after Taxation For Q1, multiply by 4 For Q2, multiply by 2 For Q3, multiply by 4/3 For Q4, do nothing Average Assets For Q1, take average of current Q1 and last year's Q4 For Q2, take average of current Q1, Q2, and last year's Q4 For Q3, take average of current Q1, Q2, Q3, and last year's Q4 For Q4, take average of current Q1, Q2, Q3, Q4 and last year's Q4
10	ROE (Avg. Equity & Surplus) (Before Tax) Annualized Profit/(Loss) before Taxation / Average Equity Annualized Profit/(Loss) before Taxation For Q1, multiply by 4 For Q2, multiply by 2 For Q3, multiply by 4/3 For Q4, do nothing Average Equity For Q1, take average of current Q1 and last year's Q4 For Q2, take average of current Q1, Q2, and last year's Q4 For Q3, take average of current Q1, Q2, Q3, and last year's Q4 For Q4, take average of current Q1, Q2, Q3, Q4 and last year's Q4

## Annexure B: Compilation Methodology of FSIs for MFBs (Continued)

11	ROE (Avg. Equity & Surplus) (After Tax)	Annualized Profit/(Loss) after Taxation / Average Equity Annualized Profit/(Loss) after Taxation For Q1, multiply by 4 For Q2, multiply by 2 For Q3, multiply by 4/3 For Q4, do nothing Average Equity For Q1, take average of current Q1 and last year's Q4 For Q2, take average of current Q1, Q2, and last year's Q4 For Q3, take average of current Q1, Q2, Q3, and last year's Q4 For Q4, take average of current Q1, Q2, Q3, Q4 and last year's Q4
12	Net Interest Income to Gross Income	Net Interest Income / Gross Income
13	Net Interest Margin (NIM)	Annualized Net Interest Income / Average Earning Assets Annualized Net Mark-Up / Interest Income For Q1, multiply by 4 For Q2, multiply by 2 For Q3, multiply by 4/3 For Q4, do nothing Earning Assets = Sum of Balances With Other Banks, Lending To Financial Institutions, Investments - Net and Advances - Net Average Earning Assets For Q1, take average of current Q1 and last year's Q4 For Q2, take average of current Q1, Q2, and last year's Q4 For Q3, take average of current Q1, Q2, Q3, and last year's Q4 For Q4, take average of current Q1, Q2, Q3, Q4 and last year's Q4
14	Cost / Income Ratio	Non-Markup/Interest Expenses / Gross Income
15	Admin Expenses to Total Assets	Admin Expenses / Total Assets
16	Operational Self Sufficiency (OSS)	Financial Revenue / (Financial Expenses + Provision for Loan Losses + Operating Expenses) Financial Revenue = Mark-up/Return/Interest Earned (Financial Expenses = Markup / Interest Expense)+ Provision for Loan Losses + Operating Expenses
17	Cost per Borrower (PKR)	Operating Expenses / Average Number of Outstanding Borrowers
<b>Liquidity</b>		
18	Liquid Assets to Total Assets	Liquid Assets / Total Assets Liquid Assets = Sum of Cash & Balances With Treasury Banks, Balances With Other Banks, Call Money Lending, and Investment in Approved Securities (PIBs and MTBs)
19	Liquid Assets to Total Deposits	Liquid Assets / Total Deposits Liquid Assets = Sum of Cash & Balances With Treasury Banks, Balances With Other Banks, Call Money Lending, and Investment in Approved Securities (PIBs and MTBs)
20	Liquid Assets to Short term Liabilities	Liquid Assets / Short term Liabilities Liquid Assets = Sum of Cash & Balances With Treasury Banks, Balances With Other Banks, Call Money Lending, and Investment in Approved Securities (PIBs and MTBs) Short term Liabilities = Liabilities having maturity less than one year
21	Advances to Deposits	Net Advances / Total Deposits
22	Liquid Assets to (Deposits, Borrowings and Bills Payable)	Liquid Assets to (Deposits, Borrowings and Bills Payable)