

Quarterly Compendium:

Statistics of the Banking System

[June 2026]



State Bank of Pakistan

CONTENTS

Data Conventions.....	1
1. Banking System.....	2
Table 1.1: Financial Soundness Indicators.....	3
Statistics of the Banking System:.....	7
Table 1.2: Key variables of Balance Sheet and Profit & Loss Statement.....	7
Table 1.3: Growth Rates of Key Variables and Key Financial Soundness Indicators.....	7
Table 1.4: Group wise Balance Sheet and Income Statement of Banks.....	8
Table 1.5: Banks' Group-wise Key Variables.....	9
Table 1.6: Concentration in the Banking System.....	11
Deposits:.....	12
Table 1.7a: Total Deposits by Category & Currency.....	12
Table 1.7b: Domestic Deposits by Category & Currency.....	12
Asset Quality:.....	13
Table 1.8: Asset Quality of the Banking System.....	13
Table 1.9: Segment-wise Advances and Non- Performing Loans (NPLs).....	14
Table 1.10: Sector-wise Advances and Non- Performing Loans (NPLs).....	14
Table 1.11: Investments As Per Remaining Maturity.....	15
Soundness & Resilience:.....	16
Table 1.12a: Break-up of Mark-up/Return/Interest Earned.....	16
Table 1.12b: Break-up of Mark-up/Return/Interest Expensed.....	16
Table 1.13: Distribution of Banks by Capital Adequacy Ratio (CAR).....	16
Table 1.14: Capital Structure and Capital Adequacy of All Banks and DFIs.....	17
Table 1.14: Capital Structure and Capital Adequacy of All Banks and DFIs (Continued).....	18
Table 1.15: Stress Testing Results of the Banking System.....	19
Table 1.16: List of Banks.....	20
2. Islamic Banking.....	21
Table 2.1: Financial Soundness Indicators of Islamic Banking^.....	22
Table 2.2: Group-wise Balance Sheets and Income Statements of Islamic Banks/Branches.....	23
Table 2.3: List of Islamic Banking Institutions.....	24

3. Development Finance Institutions	25
Table 3.1: Financial Soundness Indicators of DFIs	26
Table 3.2: Balance Sheet and Income Statement of DFIs	27
Table 3.3: List of Development Finance Institutions	28
4. Microfinance Banks (MFBs).....	29
Table 4.1: Financial Soundness Indicators of MFBs	30
Table 4.2: Key variables of Balance Sheet and Profit & Loss Statement of MFBs	31
Table 4.3: Growth Rates of Key Variables of MFBs.....	31
Table 4.4: Loan Portfolio Breakdown - MFBs	32
Table 4.5: Asset Quality of the MFBs	33
Table 4.6: Sector-wise Advances and Non-Performing Loans (NPLs).....	33
Table 4.7a: MFBs: Break-up of Mark-up / Return / Interest Earned	34
Table 4.7b: MFBs: Break-up of Mark-up / Return / Interest Expensed.....	34
Table 4.8: Composition of Microfinance Banks.....	35
5. Table 5: Key Variables and FSIs for Other Sectors	36
Annexure A: Compilation Methodology of FSIs for Banks, Islamic Banks and DFIs	37
Annexure B: Compilation Methodology of FSIs for MFBs	40

For Queries & Comments:

- Dr. Jameel Khilji [\[jamil.khilji@sbp.org.pk\]](mailto:jamil.khilji@sbp.org.pk)
- Atif Alam [\[Atif.Alam@sbp.org.pk\]](mailto:Atif.Alam@sbp.org.pk)
- Muhammad Anas [\[Muhammad.Anas3@sbp.org.pk\]](mailto:Muhammad.Anas3@sbp.org.pk)
- Areeb Sher Thebo [\[Areeb.Sher@sbp.org.pk\]](mailto:Areeb.Sher@sbp.org.pk)

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

Percent										Trend
Indicators	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	
CAPITAL ADEQUACY										
Risk Weighted CAR^										
Public Sector Commercial Banks	21.7	23.1	24.6	24.6	24.3	25.0	23.3	18.9	19.3	↗
Local Private Banks	18.6	20.1	18.7	19.4	20.0	20.3	19.2	17.3	18.3	
Foreign Banks	42.1	44.5	43.0	44.9	53.0	51.7	45.7	45.6	51.8	↗
Commercial Banks	19.8	21.3	20.4	20.9	21.5	21.8	20.6	18.3	19.2	
Digital Banks								27.4	29.3	↗
Specialized Banks	33.3	34.8	38.5	38.9	42.2	39.5	38.9	39.3	39.8	
All Banks	20.0	21.5	20.6	21.2	21.8	22.1	20.8	18.6	19.6	↗
Tier 1 Capital to RWA^										
Public Sector Commercial Banks	16.9	17.7	18.6	18.9	18.4	19.2	17.9	15.1	15.2	↗
Local Private Banks	14.8	15.5	14.7	15.7	16.1	16.4	15.3	15.1	15.1	
Foreign Banks	41.7	43.0	42.3	44.7	52.6	51.6	44.8	45.5	51.7	↗
Commercial Banks	15.9	16.7	16.1	17.0	17.3	17.7	16.5	15.9	15.9	
Digital Banks								27.4	29.1	↗
Specialized Banks	30.1	31.2	35.4	35.9	39.0	36.5	35.7	36.1	37.2	
All Banks	16.2	16.9	16.4	17.3	17.6	18.0	16.8	16.2	16.3	↗
Capital to Total Assets*										
Public Sector Commercial Banks	4.9	5.4	6.3	6.2	6.2	6.8	6.6	5.6	5.7	↗
Local Private Banks	5.4	5.8	6.0	6.1	5.9	6.1	6.1	5.5	5.5	
Foreign Banks	8.6	8.8	9.1	12.1	12.0	11.9	12.2	12.8	13.5	↗
Commercial Banks	5.5	5.8	6.2	6.3	6.2	6.4	6.4	5.8	5.8	
Digital Banks								12.2	12.6	↗
Specialized Banks	9.8	10.3	15.2	15.8	20.2	18.9	17.9	17.2	17.7	
All Banks	5.5	5.9	6.3	6.4	6.3	6.5	6.5	5.9	5.9	↗
ASSET QUALITY										
NPLs to Total Loans										
Public Sector Commercial Banks	12.9	16.0	13.0	12.6	14.3	12.1	12.5	11.2	10.9	↗
Local Private Banks	6.4	6.6	5.0	5.8	5.9	5.5	4.7	4.7	4.4	
Foreign Banks	0.1	0.1	0.1	0.3	0.1	0.1	0.1	0.1	0.1	↗
Commercial Banks	7.4	8.2	6.2	7.0	7.3	6.6	6.0	5.7	5.4	
Digital Banks								3.0	3.2	↗
Specialized Banks	30.4	26.2	19.6	17.9	13.4	13.4	13.7	15.1	13.3	
All Banks	7.6	8.4	6.3	7.1	7.4	6.6	6.1	5.8	5.5	↗
Provisions to NPLs**										
Public Sector Commercial Banks	108.2	93.7	96.4	115.9	96.8	113.3	100.0	114.0	108.4	↗
Local Private Banks	107.3	107.5	109.9	110.7	111.6	112.3	113.3	112.7	112.1	
Foreign Banks	168.6	191.1	239.9	482.3	351.3	484.4	297.3	384.7	354.3	↗
Commercial Banks	107.6	102.5	105.1	112.5	106.4	112.8	108.3	113.3	110.9	
Digital Banks								188.3	175.6	↗
Specialized Banks	51.4	63.4	57.1	79.8	96.6	102.2	79.6	80.7	79.6	
All Banks	105.3	101.2	103.9	111.7	106.2	112.6	107.7	112.5	110.2	↗
Net NPLs to Net Loans										
Public Sector Commercial Banks	-1.2	1.2	0.5	-2.3	0.5	-1.9	0.0	-1.8	-1.0	↗
Local Private Banks	-0.5	-0.5	-0.5	-0.7	-0.7	-0.7	-0.7	-0.6	-0.6	
Foreign Banks	-0.1	-0.1	-0.1	-1.0	-0.2	-0.4	-0.2	-0.3	-0.2	↗
Commercial Banks	-0.6	-0.2	-0.3	-0.9	-0.5	-0.9	-0.5	-0.8	-0.6	
Digital Banks								-2.8	-2.6	↗
Specialized Banks	17.5	11.5	9.4	4.2	0.5	-0.3	3.1	3.3	3.0	
All Banks	-0.4	-0.1	-0.3	-0.9	-0.5	-0.9	-0.5	-0.8	-0.6	↗
Net NPLs to Capital*										
Public Sector Commercial Banks	-5.2	4.5	2.1	-8.3	1.8	-6.2	0.0	-7.3	-4.1	↗
Local Private Banks	-2.2	-2.2	-2.7	-2.8	-2.8	-2.6	-2.6	-2.6	-2.2	
Foreign Banks	-0.2	-0.2	-0.3	-0.7	-0.5	-0.7	-0.3	-0.5	-0.4	↗
Commercial Banks	-2.6	-0.9	-1.6	-3.7	-1.8	-3.2	-2.0	-3.3	-2.4	
Digital Banks								-2.6	-2.3	↗
Specialized Banks	28.2	17.2	12.5	5.4	0.7	-0.4	4.0	4.0	3.8	
All Banks	-1.9	-0.4	-1.2	-3.4	-1.7	-3.1	-1.8	-3.0	-2.3	↗
Investment in Equities to Capital#										
Public Sector Commercial Banks	14.7	11.0	14.4	8.6	8.5	7.7	7.8	11.4	10.7	↗
Local Private Banks	3.9	0.6	1.0	1.5	1.7	1.4	1.5	2.0	1.6	
Foreign Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	↗
Commercial Banks	5.6	2.5	3.5	2.7	2.8	2.5	2.5	3.4	3.0	
Digital Banks								0.0	0.0	↗
Specialized Banks	4.6	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
All Banks	5.6	2.4	3.4	2.6	2.8	2.4	2.5	3.3	2.9	↗

[^] 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).

^{^^} Based on un-audited quarterly numbers only.

^{**} Provisions include general and specific provisions

Table 1.1: Financial Soundness Indicators (Continued)

Percent										Trend	
Indicators	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26		
Gross Asset Position in Financial Derivatives to Capital^ [#]											
Public Sector Commercial Banks	0.1	0.1	0.1	0.0	0.1	0.0	0.0	0.4	0.0		
Local Private Banks	0.7	1.0	0.7	0.4	0.5	0.5	0.6	0.5	0.6		
Foreign Banks	4.2	6.9	7.6	1.7	2.4	1.3	3.0	1.0	0.8		
Commercial Banks	0.8	1.2	1.0	0.4	0.6	0.4	0.6	0.5	0.5		
Digital Banks								0.0	0.0		
Specialized Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
All Banks	0.8	1.2	0.9	0.4	0.6	0.4	0.6	0.5	0.5		
Gross Liability Position in Financial Derivatives to Capital^^ [#]											
Public Sector Commercial Banks	0.0	0.5	0.1	0.0	0.0	0.4	0.5	0.0	0.3		
Local Private Banks	1.3	1.7	1.2	0.4	0.5	0.7	0.7	1.0	0.9		
Foreign Banks	11.7	21.4	25.0	9.7	2.0	2.8	3.9	3.1	1.0		
Commercial Banks	1.8	2.7	2.5	0.9	0.5	0.8	0.9	0.9	0.8		
Digital Banks								0.0	0.0		
Specialized Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
All Banks	1.7	2.7	2.4	0.9	0.5	0.8	0.8	0.9	0.8		
EARNINGS											
Return on Assets (Before Tax)											
Public Sector Commercial Banks	0.0	0.6	1.1	2.1	2.1	2.4	2.2	1.8	1.7		
Local Private Banks	3.0	3.2	3.0	2.9	2.9	2.8	2.7	2.7	2.4		
Foreign Banks	5.2	4.6	4.7	6.3	5.6	5.6	5.6	5.3	5.4		
Commercial Banks	3.8	2.7	2.7	5.7	2.9	2.8	2.7	2.6	2.4		
Digital Banks								2.7	2.3		
Specialized Banks	1.4	2.3	3.5	3.5	4.7	4.0	5.0	2.2	4.1		
All Banks	2.5	2.7	2.7	2.9	2.9	2.8	2.7	2.6	2.4		
Return on Assets (After Tax)											
Public Sector Commercial Banks	-0.1	0.3	0.5	1.0	1.0	1.1	1.0	0.8	0.8		
Local Private Banks	1.5	1.5	1.4	1.3	1.3	1.3	1.2	1.3	1.1		
Foreign Banks	2.8	2.4	2.4	3.4	2.7	2.8	2.8	3.0	2.9		
Commercial Banks	1.8	1.3	1.3	2.6	1.3	1.3	1.2	1.2	1.1		
Digital Banks								-3.2	-3.2		
Specialized Banks	0.7	1.1	1.7	1.8	2.2	1.9	2.3	1.4	1.8		
All Banks	1.2	1.3	1.3	1.3	1.3	1.3	1.2	1.2	1.1		
ROE (Avg. Equity& Surplus) (Before Tax)											
Public Sector Commercial Banks	0.1	10.7	19.3	36.5	35.4	39.0	35.6	30.4	29.8		
Local Private Banks	53.3	54.7	52.6	49.6	50.1	48.1	45.4	46.8	43.1		
Foreign Banks	57.3	51.0	52.4	120.2	52.0	51.0	49.9	43.4	43.1		
Commercial Banks	43.6	46.3	46.4	95.4	47.5	46.6	43.9	43.7	40.8		
Digital Banks								16.2	13.8		
Specialized Banks	11.2	17.2	25.0	19.4	24.0	19.8	24.2	10.6	19.3		
All Banks	42.6	45.4	45.8	47.0	46.8	45.7	43.3	42.4	39.8		
ROE (Avg. Equity & Surplus) (After Tax)											
Public Sector Commercial Banks	-2.8	5.6	9.5	16.9	16.6	18.2	16.6	14.4	13.9		
Local Private Banks	25.9	26.9	24.5	22.4	22.6	21.9	20.5	22.3	20.5		
Foreign Banks	30.8	26.5	26.9	65.2	24.6	25.3	25.0	24.4	22.7		
Commercial Banks	20.9	22.9	21.8	44.0	21.6	21.4	20.1	21.1	19.5		
Digital Banks								-19.1	-19.1		
Specialized Banks	5.3	8.7	12.2	9.8	11.1	9.3	11.0	6.6	8.8		
All Banks	20.4	22.5	21.5	21.7	21.3	21.0	19.8	20.4	19.0		
NII/Gross Income											
Public Sector Commercial Banks	71.8	71.7	70.0	84.3	82.1	81.6	81.4	81.2	81.1		
Local Private Banks	79.0	79.5	78.8	81.1	79.7	79.8	79.8	75.8	75.2		
Foreign Banks	75.2	93.4	86.5	92.6	82.4	83.7	85.2	78.4	79.7		
Commercial Banks	78.1	79.2	78.0	82.2	80.2	80.2	80.3	76.6	76.2		
Digital Banks								54.7	55.0		
Specialized Banks	62.6	64.2	62.5	74.4	66.9	66.1	63.6	68.2	63.1		
All Banks	77.8	79.0	77.7	82.1	80.0	80.0	80.0	76.1	75.5		
Cost/Income Ratio											
Public Sector Commercial Banks	102.0	59.0	54.2	43.6	46.1	45.0	47.7	55.5	57.8		
Local Private Banks	43.3	42.3	43.3	44.8	45.2	46.8	48.2	49.0	49.4		
Foreign Banks	9.8	10.8	11.5	8.0	9.9	10.0	10.4	10.2	12.0		
Commercial Banks	47.9	42.8	43.4	42.9	43.9	45.0	46.5	48.5	49.1		
Digital Banks								89.5	89.6		
Specialized Banks	59.9	43.9	40.5	47.1	43.3	39.2	38.7	53.1	45.3		
All Banks	48.1	42.9	43.3	42.9	43.9	44.9	46.4	49.3	49.9		

[#] 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)

Percent										Trend
Indicators	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	
Trading Income to Gross Income#										
Public Sector Commercial Banks	4.6	8.6	9.4	1.8	3.7	4.1	3.4	-1.1	2.1	
Local Private Banks	2.9	3.1	4.1	2.8	3.3	3.2	2.9	8.4	6.7	
Foreign Banks	0.8	0.8	2.4	2.7	3.7	3.0	2.0	0.2	0.0	
Commercial Banks	3.0	3.7	4.7	2.6	3.4	3.4	2.9	6.8	5.8	
Digital Banks								0.0	0.0	
Specialized Banks	3.1	5.9	5.7	1.7	3.1	3.2	2.4	0.9	0.7	
All Banks	3.0	3.7	4.7	2.6	3.4	3.4	2.9	6.6	5.6	
Personnel Expenses to Non-interest Expenses#										
Public Sector Commercial Banks	31.2	47.7	44.6	58.6	56.1	54.2	52.9	51.1	53.5	
Local Private Banks	39.1	37.9	37.4	38.3	36.7	36.5	36.4	38.6	37.6	
Foreign Banks	41.6	41.0	44.1	40.2	38.6	39.5	48.4	48.3	40.5	
Commercial Banks	37.3	39.5	38.6	41.6	39.8	39.3	39.1	40.6	40.2	
Digital Banks								23.3	23.7	
Specialized Banks	49.3	50.8	53.7	54.2	52.0	49.7	53.2	55.7	51.1	
All Banks	37.5	39.6	38.8	41.8	40.0	39.5	39.3	40.3	39.7	
LIQUIDITY										
Liquid Assets/Total Assets										
Public Sector Commercial Banks	70.0	74.1	66.0	69.2	69.5	68.3	67.3	68.9	68.8	
Local Private Banks	65.3	64.1	57.8	63.1	66.7	66.0	65.7	67.2	68.0	
Foreign Banks	77.4	77.7	78.4	89.0	73.8	74.5	75.1	75.1	74.9	
Commercial Banks	66.7	66.7	60.2	65.0	67.4	66.7	66.2	67.7	68.3	
Digital Banks								76.7	77.0	
Specialized Banks	73.3	73.2	68.1	67.7	61.5	61.6	64.7	67.4	65.4	
All Banks	66.8	66.7	60.3	65.1	67.4	66.6	66.2	67.7	68.3	
Liquid Assets/Total Deposits										
Public Sector Commercial Banks	113.4	119.4	107.0	110.8	100.4	101.0	102.3	109.4	108.6	
Local Private Banks	99.2	97.8	95.7	102.6	106.8	104.1	104.0	106.0	107.0	
Foreign Banks	213.1	200.1	202.6	176.3	152.2	144.4	152.0	156.9	140.8	
Commercial Banks	104.7	104.6	100.8	106.1	106.6	104.5	104.8	107.7	108.0	
Digital Banks								117.4	117.4	
Specialized Banks	889.7	916.0	649.7	605.1	501.4	566.6	567.3	700.8	454.7	
All Banks	106.1	106.1	101.9	107.1	107.3	105.2	105.6	108.7	108.8	
Liquid Assets/Short term Liabilities^^#										
Public Sector Commercial Banks	101.9	109.3	96.0	97.7	103.4	101.1	96.1	97.0	97.9	
Local Private Banks	116.8	116.8	102.5	109.6	112.1	118.9	115.9	122.2	123.6	
Foreign Banks	91.3	91.3	94.3	110.7	92.5	93.2	94.1	93.4	93.0	
Commercial Banks	111.8	113.5	100.6	107.1	109.6	114.3	111.0	115.8	117.3	
Digital Banks								94.7	94.4	
Specialized Banks	94.6	94.0	97.5	99.1	100.5	99.8	98.7	101.0	99.0	
All Banks	111.5	113.1	100.6	107.0	109.5	114.1	110.8	115.5	117.0	
Advances/Deposits										
Public Sector Commercial Banks	33.8	32.5	40.1	35.1	30.4	33.1	34.6	36.2	35.4	
Local Private Banks	37.0	36.4	51.7	41.2	35.8	35.4	37.5	36.3	35.0	
Foreign Banks	57.7	50.5	49.8	16.7	48.9	46.0	46.4	49.4	44.4	
Commercial Banks	36.8	36.0	49.4	39.4	35.0	35.3	37.2	36.6	35.3	
Digital Banks								17.1	17.3	
Specialized Banks	191.8	191.7	191.9	182.0	209.7	222.5	197.6	218.5	154.6	
All Banks	37.1	36.3	49.7	39.7	35.3	35.6	37.5	36.8	35.5	
Customer Deposits to Total Loans#										
Public Sector Commercial Banks	234.0	243.9	209.4	242.2	261.7	240.8	232.7	225.1	231.9	
Local Private Banks	237.2	244.0	174.3	217.2	244.1	249.7	233.9	245.5	250.2	
Foreign Banks	166.0	193.4	197.6	582.2	201.4	214.0	210.3	193.3	218.6	
Commercial Banks	234.2	242.3	180.9	225.6	246.0	247.0	233.1	240.3	246.1	
Digital Banks								547.3	542.8	
Specialized Banks	42.9	42.2	45.5	46.4	40.9	38.4	44.5	39.8	57.5	
All Banks	232.1	240.1	179.7	223.8	243.9	244.8	231.2	238.9	244.8	

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-24	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	
SECTORAL DISTRIBUTION OF LOANS										
Domestic Loans to Total Loans#										
Public Sector Commercial Banks	94.7	94.7	95.4	95.0	95.3	95.2	95.3	95.3	95.7	
Local Private Banks	94.1	93.9	93.3	92.7	92.4	92.4	92.0	91.2	91.6	
Foreign Banks	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Commercial Banks	94.5	94.3	93.8	93.2	93.1	93.1	92.8	92.2	92.5	
Digital Banks								100.0	100.0	
Specialized Banks	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
All Banks	94.5	94.3	93.9	93.2	93.2	93.2	92.9	92.3	92.6	
Public Sector Domestic Loans to Total Loans#										
Public Sector Commercial Banks	32.4	30.9	27.2	32.6	33.0	30.0	28.8	28.6	28.0	
Local Private Banks	23.1	21.0	18.2	19.3	17.4	17.2	19.6	18.9	19.8	
Foreign Banks	81.5	83.9	84.7	56.6	84.6	88.0	87.5	87.6	88.6	
Commercial Banks	26.9	25.0	21.4	22.1	22.4	21.7	23.1	22.6	23.1	
Digital Banks								0.0	0.0	
Specialized Banks	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	
All Banks	26.6	24.7	21.2	21.9	22.1	21.4	22.9	22.3	22.8	
Domestic Loans to Financial Institutions/Total Loans#										
Public Sector Commercial Banks	1.0	1.1	2.8	1.0	1.1	1.0	1.0	1.3	1.6	
Local Private Banks	1.2	2.4	9.6	5.2	4.8	4.7	2.7	2.0	1.9	
Foreign Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Commercial Banks	1.1	2.1	8.2	4.4	4.0	3.9	2.4	1.8	1.8	
Digital Banks								0.0	0.0	
Specialized Banks	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
All Banks	1.1	2.1	8.1	4.3	4.0	3.9	2.3	1.8	1.8	
Corporate & SME Sector Domestic Loans to Total Loans#										
Public Sector Commercial Banks	43.8	44.6	49.9	41.9	42.0	44.0	45.4	44.4	45.8	
Local Private Banks	58.7	60.6	65.1	62.2	62.9	62.8	60.3	59.7	59.2	
Foreign Banks	18.4	16.0	15.2	43.1	15.3	11.9	12.5	12.3	11.3	
Commercial Banks	54.5	56.1	61.3	58.3	57.6	57.8	56.3	55.6	55.5	
Digital Banks								0.0	0.0	
Specialized Banks	4.0	4.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	
All Banks	53.9	55.5	60.7	57.7	57.0	57.1	55.8	54.9	54.9	
Other Domestic Loans to Total Loans#										
Public Sector Commercial Banks	17.6	18.1	15.5	19.4	19.2	20.2	20.1	21.1	20.3	
Local Private Banks	11.1	9.9	0.4	6.0	7.1	7.7	9.3	10.7	10.7	
Foreign Banks	0.1	0.1	0.1	0.3	0.1	0.1	0.1	0.1	0.1	
Commercial Banks	12.0	11.1	2.9	8.4	9.1	9.8	11.0	12.3	12.2	
Digital Banks								100.0	100.0	
Specialized Banks	95.8	95.9	99.9	99.9	99.9	99.9	99.9	99.9	99.9	
All Banks	12.9	12.0	3.7	9.3	10.1	10.8	11.9	13.3	13.2	
Overseas Loans to Total Loans#										
Public Sector Commercial Banks	5.3	5.3	4.6	5.0	4.7	4.8	4.7	4.7	4.3	
Local Private Banks	5.9	6.1	6.7	7.3	7.6	7.6	8.0	8.8	8.4	
Foreign Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Commercial Banks	5.5	5.7	6.2	6.8	6.9	6.9	7.2	7.8	7.5	
Digital Banks								0.0	0.0	
Specialized Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
All Banks	5.5	5.7	6.1	6.8	6.8	6.8	7.1	7.7	7.4	
Foreign Currency Loans to Total Loans#										
Public Sector Commercial Banks	5.3	5.3	4.6	5.1	4.7	4.8	4.7	4.8	4.4	
Local Private Banks	10.5	11.8	11.9	13.4	13.3	13.4	13.7	14.0	13.6	
Foreign Banks	81.5	84.0	84.8	56.8	84.7	88.0	87.5	87.7	88.9	
Commercial Banks	12.0	13.0	12.5	12.3	13.9	14.0	14.1	14.3	14.0	
Digital Banks								0.0	0.0	
Specialized Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
All Banks	11.8	12.9	12.4	12.2	13.7	13.8	13.9	14.2	13.8	
Foreign Currency Liabilities to Total Liabilities#										
Public Sector Commercial Banks	7.8	8.1	14.2	8.1	7.1	8.6	7.5	7.3	6.8	
Local Private Banks	9.6	9.5	9.3	9.2	9.1	9.2	9.3	9.6	9.1	
Foreign Banks	55.2	53.6	52.3	36.8	41.1	39.2	41.9	44.2	36.2	
Commercial Banks	11.1	11.0	11.9	9.8	9.6	9.9	9.9	10.1	9.4	
Digital Banks								1.0	0.0	
Specialized Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
All Banks	10.9	10.9	11.8	9.7	9.6	9.9	9.8	10.0	9.3	
Residential Real Estate Loans to Total Loans - All Banks#~										
Commercial Real Estate Loans to Total Loans - All Banks#~	8.0	8.1	9.7	11.4	8.4	8.3	7.6	7.8		
Spread between lending and deposit rates - All Banks#\$										
Spread between highest and lowest interbank rates - All Banks#&	45	60	90	90	140	40	80	75	115	

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 with a lag of one quarter)

Statistics of the Banking System:

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

	PKR billion				
	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Total Assets	59,572	58,770	63,231	63,702	68,997
Investments (net of provisions)	37,492	36,773	39,066	40,100	43,646
Advances (net of provisions)**	13,218	13,230	14,857	14,607	15,362
Borrowings	15,014	14,576	15,849	16,940	17,739
Deposits	37,423	37,208	39,659	39,692	43,332
Liabilities	55,903	54,992	59,227	59,983	64,961
Paid up Capital	554	554	548	559	562
Equity	3,670	3,779	4,004	3,719	4,036
Profit Before Tax (ytd)	803	1,207	1,565	410	782
Profit After Tax (ytd)	365	556	716	197	370
Provisioning Charges (ytd)*	9	(7)	(10)	(4)	(26)
Non-Performing Loans	1,055	948	964	912	902
Provisions Held Against NPLs	1,121	1,067	1,039	1,026	994
Non-Performing Loans (net)	(65)	(120)	(74)	(114)	(92)

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

* Negative sign indicates reversals

** Provisions include general and specific provisions

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

	Percent									
	Jun-25		Sep-25		Dec-25		Mar-26		Jun-26	
Growth Rates	QoQ	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY
Assets	9.0	15.3	(1.3)	12.8	7.6	17.8	0.7	16.6	8.3	15.8
Investments (Net)	13.1	21.0	(1.9)	16.7	6.2	31.1	2.6	21.0	8.8	16.4
Advances (Net)**	0.4	9.4	0.1	11.2	12.3	(6.0)	(1.7)	11.0	5.2	16.2
Borrowings	0.3	13.7	(2.9)	13.4	8.7	5.6	6.9	13.1	4.7	18.1
Deposits	12.7	15.0	(0.6)	13.5	6.6	24.7	0.1	19.6	9.2	15.8
Liabilities	9.0	14.5	(1.6)	12.4	7.7	17.5	1.3	16.9	8.3	16.2
Paid up Capital	(13.0)	(11.8)	(0.1)	(11.9)	(1.0)	(12.4)	1.9	(12.4)	0.7	1.4
Equity	10.2	27.3	3.0	19.0	6.0	21.2	(7.1)	11.7	8.5	10.0
KEY FSIs:										
Capital Adequacy Ratio	21.8		22.1		20.8		18.6		19.6	
Capital to Total Assets*	6.3		6.5		6.5		5.9		5.9	
NPLs to Loans (Gross)	7.4		6.6		6.1		5.8		5.5	
Net NPLs to Net Loans	-0.5		-0.9		-0.5		-0.8		-0.6	
ROA (Before Tax)	2.9		2.8		2.7		2.6		2.4	
ROE^ (Before Tax)	46.8		45.7		43.3		42.4		39.8	
Liquid Assets/ Total Deposits	107.3		105.2		105.6		108.7		108.8	
Advances to Deposit Ratio	35.3		35.6		37.5		36.8		35.5	

^ 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

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

June 30, 2026 (Un-audited)

PKR million									
Financial Position	PSCB	LPB	FB	CB	DB	SB	All Banks	Change	
								QoQ	YoY
ASSETS									
Cash & Balances With Treasury Banks	484,697	3,092,853	119,835	3,697,384	9,480	4,685	3,711,550	450,948	258,848
Balances With Other Banks	75,184	411,374	33,153	519,710	2,774	77,416	599,900	81,473	167,613
Lending To Financial Institutions	149,207	726,544	118,983	994,734	21,520	6,623	1,022,877	295,076	(51,539)
Investments - Net	7,485,288	34,561,106	1,084,975	43,131,370	166,314	348,776	43,646,460	3,546,314	6,154,686
Advances - Net**	2,568,938	12,190,911	428,507	15,188,355	29,396	143,964	15,361,715	754,398	2,144,145
Operating Fixed Assets	102,124	1,020,965	3,278	1,126,367	6,542	30,740	1,163,650	85,873	193,731
Right-of-Use Assets	23,629	237,341	1,421	262,391	1,852	1,106	265,350	19,398	65,661
Intangible Assets	5,614	136,923	34	142,572	3,922	288	146,782	3,089	2,001
Deferred Tax Assets	29,050	74,709	6,423	110,182	7,880	7,277	125,339	(62,067)	28,413
Other Assets	507,281	2,391,032	19,061	2,917,375	9,093	26,870	2,953,337	120,209	461,046
TOTAL ASSETS	11,431,013	54,843,757	1,815,670	68,090,440	258,774	647,745	68,996,960	5,294,710	9,424,605
LIABILITIES									
Bills Payable	43,505	788,410	6,595	838,510	118	473	839,101	377,534	142,602
Borrowings From Financial Institution	2,974,568	13,856,269	527,318	17,358,156	527	379,978	17,738,660	798,802	2,724,417
Deposits And Other Accounts	7,246,830	34,856,247	965,715	43,068,792	169,878	93,121	43,331,791	3,639,338	5,908,838
Sub-ordinated Loans	30,809	128,484	-	159,293	-	-	159,293	6,925	(6,595)
Liabilities Against Assets Subject To Finance Lease	32,806	309,216	1,399	343,421	2,115	1,275	346,811	18,364	98,967
Deferred Tax Liabilities	11,679	154,611	98	166,388	-	334	166,722	106,430	(58,625)
Other Liabilities	461,871	1,765,432	71,339	2,298,641	43,937	35,588	2,378,166	30,134	248,364
TOTAL LIABILITIES	10,802,068	51,858,668	1,572,465	64,233,201	216,575	510,768	64,960,544	4,977,528	9,057,968
NET ASSETS	628,946	2,985,089	243,205	3,857,240	42,199	136,977	4,036,416	317,182	366,637
NET ASSETS REPRESENTED BY:									
Share Capital	104,089	289,324	72,603	466,015	35,786	60,564	562,366	3,660	7,976
Reserves	118,465	799,733	153	918,351	51,871	17,121	987,343	16,314	84,550
Unappropriated Profit	296,352	1,422,754	171,733	1,890,839	(45,287)	29,722	1,875,274	88,604	298,820
Share Holders' Equity	518,906	2,511,811	244,490	3,275,206	42,370	107,407	3,424,983	108,578	391,346
Surplus/Deficit On Revaluation Of Assets	110,040	473,278	(1,285)	582,034	(171)	29,570	611,433	208,604	(24,709)
TOTAL	628,946	2,985,089	243,205	3,857,240	42,199	136,977	4,036,416	317,182	366,637
PROFIT AND LOSS STATEMENT	PSCB	LPB	FB	CB	DB	SB	All Banks	Change (YoY)	
Mark-Up/ Return/Interest Earned	538,866	2,419,575	74,052	3,032,494	19,166	33,675	3,085,334	62,960	
Mark-Up/ Return/Interest Expenses	377,144	1,518,846	29,127	1,925,116	1,739	18,780	1,945,635	80,119	
Net Mark-Up / Interest Income	161,723	900,729	44,925	1,107,377	17,427	14,895	1,139,699	(17,159)	
Credit loss allowance and write offs - net*	(10,485)	(16,636)	(91)	(27,212)	1,379	57	(25,776)	(34,315)	
Net Mark-Up / Interest Income After Provisions	172,208	917,365	45,016	1,134,589	16,048	14,838	1,165,475	17,157	
Fees, Commission & Brokerage Income	24,328	121,034	3,340	148,701	13,151	1,199	163,052	20,026	
Dividend Income	2,570	18,970	-	21,539	-	149	21,689	3,497	
Income From Dealing In Foreign currencies	7,804	67,543	8,142	83,490	(1)	-	83,489	23,380	
Income From Derivatives	-	958	-	958	-	-	958	6	
Gain/Loss on Securities	4,170	80,565	11	84,746	-	169	84,916	35,666	
Net Gain/Loss on De-recognition of Financial Assets	(983)	-	-	(983)	-	-	(983)	(328)	
Other Income	(77)	8,500	(47)	8,376	1,080	7,206	16,662	(1,650)	
Total Non - Markup / Interest Income	37,811	297,570	11,446	346,827	14,230	8,724	369,781	80,596	
Salaries, Allowance etc.	61,701	222,387	2,735	286,822	6,722	5,466	299,010	45,354	
Other Expenses	53,675	369,592	4,014	427,282	21,642	5,240	454,163	73,683	
Total Non-Markup/Interest Expenses	115,376	591,979	6,749	714,103	28,364	10,705	753,173	119,037	
Profit before Tax and Extra ordinary Items	94,643	622,956	49,714	767,313	1,914	12,857	782,084	(21,285)	
Extra ordinary/unusual Items - Gain/(Loss)	-	-	-	-	-	-	-	-	
PROFIT / (LOSS) BEFORE TAXATION	94,643	622,956	49,714	767,313	1,914	12,857	782,084	(21,285)	
Less: Taxation	50,311	326,728	23,519	400,558	4,569	7,175	412,302	(25,819)	
PROFIT / (LOSS) AFTER TAX	44,332	296,228	26,194	366,755	(2,655)	5,682	369,782	4,534	

* Negative sign indicates reversals

** Provisions include general and specific provisions

Table 1.5: Banks' Group-wise Key Variables

Public Sector Commercial Banks

	PKR million				
	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Total Assets	10,670,145	10,176,731	10,996,527	10,728,814	11,431,013
Investments (net of Provisions)	7,053,774	6,631,658	6,944,360	7,117,970	7,485,288
Advances (net of Provisions)**	2,245,337	2,282,357	2,505,591	2,447,047	2,568,938
Borrowings	1,877,949	2,018,153	2,369,428	2,723,295	2,974,568
Deposits	7,390,204	6,885,926	7,233,354	6,755,309	7,246,830
Liabilities	10,034,243	9,507,423	10,302,427	10,144,910	10,802,068
Paid up Capital	104,089	104,089	104,089	104,089	104,089
Equity	635,902	669,308	694,100	583,904	628,946
Profit before tax	107,414	182,186	226,375	48,498	94,643
Profit after tax	50,473	84,784	105,391	23,078	44,332
Provisioning Charges (ytd)*	10,126	2,484	5,227	(842)	(10,485)
Non-Performing Loans	373,212	320,561	356,605	312,961	317,160
Provisions Held Against NPLs	361,194	363,296	356,778	356,770	343,775
Non-Performing Loans (net)	12,019	(42,735)	(172)	(43,809)	(26,616)

Local Private Banks

	PKR million				
	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Total Assets	46,573,668	46,301,011	49,759,588	50,277,662	54,843,757
Investments (net of Provisions)	29,169,141	28,804,176	30,672,891	31,312,466	34,561,106
Advances (net of Provisions)**	10,410,595	10,400,717	11,786,482	11,569,929	12,190,911
Borrowings	12,194,384	11,666,272	12,446,477	13,147,724	13,856,269
Deposits	29,083,503	29,359,593	31,438,767	31,852,406	34,856,247
Liabilities	43,873,442	43,526,653	46,806,943	47,541,649	51,858,668
Paid up Capital	315,509	315,567	310,461	289,324	289,324
Equity	2,700,225	2,774,358	2,952,645	2,736,014	2,985,089
Profit before tax	628,194	928,065	1,204,439	332,584	622,956
Profit after tax	282,830	423,390	544,284	158,685	296,228
Provisioning Charges (ytd)*	(440)	(10,434)	(12,396)	(6,004)	(16,636)
Non-Performing Loans	662,108	606,509	585,688	574,130	562,118
Provisions Held Against NPLs	739,175	681,374	663,456	646,853	630,007
Non-Performing Loans (net)	(77,067)	(74,866)	(77,768)	(72,723)	(67,889)

Foreign Banks

	PKR million				
	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Total Assets	1,833,090	1,750,316	1,853,749	1,805,404	1,815,670
Investments (net of Provisions)	997,042	1,043,493	1,098,792	1,094,486	1,084,975
Advances (net of Provisions)**	434,093	415,339	425,033	427,104	428,507
Borrowings	651,263	567,654	649,930	648,061	527,318
Deposits	888,424	903,080	915,521	864,266	965,715
Liabilities	1,612,612	1,543,297	1,629,680	1,580,217	1,572,465
Paid up Capital	74,228	73,666	73,378	72,904	72,603
Equity	220,478	207,018	224,068	225,186	243,205
Profit before tax	54,314	79,805	105,583	24,381	49,714
Profit after tax	25,707	39,523	52,918	13,724	26,194
Provisioning Charges (ytd)*	(515)	3	(17)	92	(91)
Non-Performing Loans	397	393	391	390	389
Provisions Held Against NPLs	1,393	1,905	1,162	1,498	1,377
Non-Performing Loans (net)	(996)	(1,511)	(771)	(1,109)	(989)

Table 1.5: Banks' Group-wise Key Variables (Continued)

Digital Banks

	PKR million	
	Mar-26	Jun-26
Total Assets	242,234	258,774
Investments (net of Provisions)	159,340	166,314
Advances (net of Provisions)**	27,124	29,396
Borrowings	2,136	527
Deposits	158,182	169,878
Liabilities	201,161	216,575
Paid up Capital	31,825	35,786
Equity	41,073	42,199
Profit before tax	831	1,914
Profit after tax	(982)	(2,655)
Provisioning Charges (ytd)*	734	1,379
Non-Performing Loans	871	994
Provisions Held Against NPLs	1,640	1,746
Non-Performing Loans (net)	(769)	(751)

Specialized Banks

	PKR million				
	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Total Assets	495,452	542,385	621,585	648,136	647,745
Investments (net of Provisions)	271,817	293,805	349,777	415,885	348,776
Advances (net of Provisions)**	127,546	131,117	140,213	136,113	143,964
Borrowings	290,647	323,807	382,813	418,642	379,978
Deposits	60,821	58,925	70,944	62,290	93,121
Liabilities	382,279	414,518	487,907	515,080	510,768
Paid up Capital	60,564	60,564	60,564	60,564	60,564
Equity	113,173	127,867	133,678	133,057	136,977
Profit before tax	13,447	17,082	28,596	3,474	12,857
Profit after tax	6,238	8,101	12,980	2,137	5,682
Provisioning Charges (ytd)*	(632)	1,180	(2,341)	1,804	57
Non-Performing Loans	19,657	20,307	21,638	23,344	21,404
Provisions Held Against NPLs	18,992	20,757	17,227	18,831	17,038
Non-Performing Loans (net)	666	(450)	4,411	4,513	4,366

* Negative sign indicates reversals

** Provisions include general and specific provisor

Table 1.6: Concentration in the Banking System

June 30, 2026 (Un-audited)

Indicators	Top 5 Banks	6-10 Banks	11-20 Banks	21-27 Banks	FBs	SBs	Percent Industry
Asset							
Share of Total Assets	57.6	24.2	13.0	1.6	2.6	0.9	100.0
Share of Total Investments	62.4	23.5	9.5	1.3	2.5	0.8	100.0
<i>of which investment in Government Securities</i>	95.5	96.9	97.0	98.7	100.0	96.1	96.1
Advances							
Advances: public	53.2	23.9	12.5	0.7	9.7	0.0	100.0
Advances: private	47.9	26.4	22.0	2.0	0.4	1.3	100.0
Sectoral Distribution of Loans							
Corporate Sector	48.8	27.0	22.0	1.8	0.4	0.0	100.0
SMEs	42.5	36.8	19.1	1.7	0.0	0.0	100.0
Agriculture	39.4	29.9	8.7	0.1	0.0	21.9	100.0
Consumer Finance	57.0	16.8	21.6	4.7	0.0	0.0	100.0
Commodity Financing	55.8	26.6	17.6	0.1	0.0	0.0	100.0
Staff Loans	59.9	21.4	15.9	2.2	0.1	0.5	100.0
Others	45.2	4.7	0.0	0.0	50.1	0.0	100.0
Total	49.2	25.8	19.7	1.7	2.6	1.0	100.0
NPLs / Gross Loans	6.2	4.2	5.0	14.2	0.1	13.3	5.5
Net NPLs / Capital	-4.1	-1.3	0.0	1.0	-0.4	3.8	-2.3
Liabilities							
Share of Total Deposits	51.5	27.9	16.5	1.7	2.2	0.2	100.0
Customer Fixed Deposits	47.8	26.8	18.7	1.5	4.3	0.9	100.0
Customer CASA	52.1	29.3	14.8	1.7	2.0	0.1	100.0
Customer Deposits others	40.6	34.3	23.1	1.3	0.5	0.1	100.0
Financial Institutions Remunerative Deposits	54.2	14.2	29.2	2.4	0.1	0.0	100.0
Financial Institutions Non-Remunerative Deposits	59.6	17.2	20.3	0.2	2.6	0.0	100.0
Capital Adequacy							
Capital/RWA (Capital Adequacy Ratio)	19.2	18.7	16.3	18.5	51.8	39.8	19.6
Tier 1 Capital / RWA	15.8	14.5	14.3	17.5	51.7	37.2	16.3
Capital / Total Assets	5.0	6.3	6.6	7.1	13.5	17.7	5.9
Share of Risk Weighted Assets	49.6	27.2	17.6	2.0	2.3	1.4	100.0
Earning & Profitability							
Profit/Loss (Before Tax)	59.0	21.4	11.8	-0.2	6.4	1.6	100.0
Net Interest Income / Gross Income	75.8	78.9	72.4	57.4	79.7	63.1	75.5
Non-Interest Expense / Gross Income	44.5	53.1	64.6	105.1	12.0	45.3	49.9
Provision Expense to Gross Income	-1.6	0.6	-6.6	-1.1	-0.2	0.2	-1.7
Liquidity							
Liquid Assets / Total Assets	72.3	65.9	55.0	61.4	74.9	65.4	68.3
Liquid Assets / Total Deposits	128.8	91.0	69.3	92.1	140.8	454.7	108.8
Advances to deposits ratio	33.4	33.3	42.9	33.3	44.4	154.6	35.5

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

	PKR billion				
	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
DEPOSITS	37,423	37,208	39,659	39,692	43,332
Customers	34,975	34,993	36,751	37,346	40,041
Fixed Deposits	5,527	5,819	6,438	6,115	6,568
Saving Deposits	13,629	13,817	14,285	14,313	14,611
Current Account	15,157	14,906	15,581	16,381	18,043
Remunerative					
Non-remunerative					
Others	662	450	446	538	819
Financial Institutions	2,448	2,215	2,908	2,346	3,291
Remunerative Deposits	1,626	1,530	2,168	1,651	2,545
Non-remunerative Deposits	822	685	740	696	746
Break up of Deposits Currency Wise	37,423	37,208	39,659	39,692	43,332
Local Currency Deposits	33,289	32,837	35,124	35,177	38,566
Foreign Currency Deposits	4,134	4,370	4,535	4,515	4,765

Table 1.7b: Domestic Deposits by Category & Currency

	PKR billion				
	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
DEPOSITS	35,623	35,211	37,452	37,494	40,889
Customers	33,237	33,059	34,607	35,227	37,661
Fixed Deposits	4,943	5,197	5,812	5,507	5,838
Saving Deposits	13,530	13,716	14,165	14,185	14,509
Current Accounts	14,117	13,710	14,202	15,018	16,513
Remunerative					
Non-remunerative					
Others	647	436	428	517	801
Financial Institutions	2,386	2,152	2,845	2,266	3,227
Remunerative Deposits	1,572	1,478	2,119	1,588	2,500
Non-remunerative Deposits	814	674	727	678	728
Break up of Deposits Currency Wise	35,623	35,211	37,452	37,494	40,889
Local Currency Deposits	33,289	32,837	35,124	35,177	38,566
Foreign Currency Deposits	2,334	2,374	2,328	2,316	2,322

Asset Quality:

Table 1.8: Asset Quality of the Banking System

Selected Indicators of Asset Quality

	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
	PKR million							
Advances (Gross)	13,001,130	16,914,380	14,293,732	14,338,324	14,296,863	15,895,941	15,632,909	16,355,659
NPLs	1,087,922	1,067,905	1,012,739	1,055,374	947,770	964,322	911,696	902,065
Provisions (General+Specific)	1,100,524	1,109,330	1,131,452	1,120,754	1,067,332	1,038,622	1,025,592	993,944
Advances (net)	11,900,606	15,805,050	13,162,280	13,217,570	13,229,531	14,857,319	14,607,317	15,361,715
Net NPLs	(12,601)	(41,424)	(118,712)	(65,379)	(119,562)	(74,300)	(113,896)	(91,879)

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

	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
	PKR million							
OAEM	19,437	15,898	15,113	13,648	10,790	25,233	17,211	12,894
Sub Standard	70,738	103,785	57,609	114,546	54,706	106,797	57,856	49,932
Doubtful	93,574	73,988	59,344	52,268	53,702	47,352	49,221	63,333
Loss	904,174	874,235	880,673	874,912	828,572	784,940	787,409	775,906
Total	1,087,922	1,067,905	1,012,739	1,055,374	947,770	964,322	911,696	902,065

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

	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
	PKR million							
OAEM	3,199	4,413	5,758	4,821	5,080	7,398	8,272	6,189
Sub Standard	35,157	27,686	33,583	37,231	30,581	87,255	33,034	25,159
Doubtful	54,800	43,110	37,524	33,593	54,768	30,065	29,941	39,351
Loss	810,477	819,832	857,919	844,262	800,066	759,961	769,102	731,968
Total	903,633	895,042	934,784	919,906	890,495	884,679	840,349	802,667

Stage-wise Expected Credit Loss

	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
	PKR million							
Stage 1 - ECL Performing	66,741	76,011	82,095	65,386	67,968	49,220	83,355	97,174
Stage 2 - ECL Under-Performing	93,248	111,186	92,442	109,010	82,247	74,258	71,781	64,402
Stage 3 - ECL Non-Performing	903,633	895,042	934,784	919,906	890,495	884,679	840,349	802,667
Total	1,063,622	1,082,239	1,109,321	1,094,302	1,040,710	1,008,157	995,486	964,243

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

	Jun-25			Sep-25			Dec-25			Mar-26			Jun-26		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	9,893,881	741,793	7.5	9,752,531	711,304	7.3	10,896,483	672,208	6.2	10,651,950	656,077	6.2	11,212,874	661,262	5.9
Fixed Investments	4,322,751	350,160	8.1	4,178,386	346,507	8.3	4,857,278	338,079	7.0	4,904,324	341,869	7.0	5,211,389	330,856	6.3
Working Capital	3,377,229	286,958	8.5	3,501,685	265,641	7.6	3,744,310	230,703	6.2	3,375,102	219,886	6.5	3,635,531	233,630	6.4
Trade Finance	2,193,901	104,675	4.8	2,072,460	99,155	4.8	2,294,894	103,426	4.5	2,372,523	94,322	4.0	2,365,954	96,776	4.1
SMEs Sector	711,668	115,939	16.3	693,052	89,438	12.9	902,935	113,049	12.5	901,331	113,628	12.6	943,018	109,962	11.7
Fixed Investments	319,366	44,916	14.1	339,004	25,527	7.5	411,970	26,852	6.5	438,902	28,211	6.4	492,936	29,984	6.1
Working Capital	344,221	55,689	16.2	320,645	56,382	17.6	446,816	78,347	17.5	415,142	77,574	18.7	403,158	75,204	18.7
Trade Finance	48,081	15,334	31.9	33,404	7,528	22.5	44,149	7,851	17.8	47,287	7,843	16.6	46,924	4,774	10.2
Agriculture Sector	735,524	101,549	13.8	633,976	49,567	7.8	673,606	102,777	15.3	671,474	59,921	8.9	728,774	46,894	6.4
Consumer sector	912,150	43,049	4.7	988,119	46,059	4.7	1,031,707	44,409	4.3	1,068,954	45,010	4.2	1,163,576	44,805	3.9
i. Credit cards	156,496	2,875	1.8	171,993	3,286	1.9	182,412	3,445	1.9	188,148	3,801	2.0	206,437	4,258	2.1
ii. Auto loans	275,168	4,686	1.7	296,891	4,552	1.5	308,914	4,048	1.3	337,827	4,187	1.2	364,603	4,133	1.1
iii. Consumer durable	2,484	158	6.3	2,674	89	3.3	2,732	80	2.9	2,852	83	2.9	2,774	99	3.6
iv. Mortgage loans	212,451	15,379	7.2	217,858	15,057	6.9	225,155	14,632	6.5	232,467	14,837	6.4	273,951	14,510	5.3
v. Other personal loans	265,551	19,951	7.5	298,703	23,075	7.7	312,495	22,205	7.1	307,660	22,102	7.2	315,812	21,805	6.9
Commodity financing	1,038,484	18,916	1.8	1,204,340	23,858	2.0	1,311,620	9,296	0.7	1,252,170	14,417	1.2	1,242,641	18,872	1.5
Cotton	86,106	5,803	6.7	90,908	10,612	11.7	130,686	5,068	3.9	94,442	5,393	5.7	90,438	8,576	9.5
Rice	15,154	2,402	15.9	12,466	2,240	18.0	39,631	1,238	3.1	34,545	1,324	3.8	30,898	1,961	6.3
Sugar	211,754	5,891	2.8	200,729	5,789	2.9	226,850	1,183	0.5	278,058	4,945	1.8	262,044	5,613	2.1
Wheat	645,023	1,058	0.2	792,178	1,718	0.2	875,306	1,365	0.2	795,097	2,316	0.3	774,197	2,287	0.3
Others	80,447	3,762	4.7	108,060	3,498	3.2	39,147	442	1.1	50,028	439	0.9	85,064	435	0.5
Staff Loans	296,394	3,892	1.3	306,594	4,553	1.5	315,322	4,798	1.5	321,064	4,725	1.5	303,655	4,955	1.6
Others	750,222	30,237	4.0	718,251	22,991	3.2	764,269	17,784	2.3	765,967	17,918	2.3	761,121	15,316	2.0
Total	14,338,324	1,055,374	7.4	14,296,863	947,770	6.6	15,895,941	964,322	6.1	15,632,909	911,696	5.8	16,355,659	902,065	5.5

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

	Jun-25			Sep-25			Dec-25			Mar-26			Jun-26		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	1,465,952	107,331	7.3	1,526,388	55,469	3.6	1,686,739	111,277	6.6	1,594,781	67,802	4.3	1,661,337	55,590	3.3
Automobile/Transportation	137,845	28,052	20.4	150,784	21,760	14.4	216,332	21,772	10.1	178,445	19,352	10.8	165,393	13,882	8.4
Cement	208,826	10,746	5.1	197,729	9,566	4.8	220,577	10,352	4.7	268,719	9,872	3.7	261,451	11,325	4.3
Chemical & Pharmaceuticals	517,389	19,140	3.7	545,186	15,057	2.8	677,851	13,087	1.9	624,204	12,924	2.1	743,088	8,040	1.1
Electronics	187,371	26,347	14.1	165,129	18,391	11.1	202,526	18,318	9.0	201,566	17,214	8.5	207,232	18,235	8.8
Financial	933,315	11,176	1.2	888,239	9,557	1.1	869,189	7,362	0.8	704,941	6,833	1.0	711,045	5,803	0.8
Individuals	1,130,757	69,013	6.1	1,183,548	73,796	6.2	1,202,826	62,502	5.2	1,236,079	66,892	5.4	1,406,919	41,360	2.9
Insurance	4,163	62	1.5	4,664	62	1.3	4,081	62	1.5	3,841	62	1.6	5,721	62	1.1
Others	3,718,795	338,883	8.8	3,739,870	322,872	8.2	3,936,181	317,418	8.1	3,693,003	306,089	8.3	3,815,538	335,879	8.8
Production/Transmission of Energy	1,481,339	66,006	4.5	1,469,416	64,379	4.4	1,789,424	61,697	3.4	1,799,090	57,512	3.2	1,944,206	55,384	2.8
Shoes & Leather garments	41,535	2,979	7.2	42,062	2,978	7.1	44,829	2,789	6.2	45,689	2,716	5.9	54,898	4,188	7.6
Sugar	406,532	50,998	12.5	281,402	49,720	17.7	392,510	44,205	11.3	672,969	41,425	6.2	597,592	39,498	6.6
Textile	2,251,158	175,266	7.8	2,338,760	174,754	7.5	2,481,810	164,898	6.6	2,353,504	171,044	7.3	2,361,229	177,318	7.5
Mining and Quarrying	38,120	2,407	6.3	42,860	137	0.3	48,445	1,096	2.3	56,875	3,867	6.8	53,849	104	0.2
Other Leather Garments	11,368	1,477	13.0	9,542	1,333	14.0	16,560	1,164	7.0	14,836	1,136	7.7	9,986	1,017	10.2
Construction	270,995	42,500	15.7	257,826	44,171	17.1	328,275	36,163	11.0	356,886	35,760	10.0	359,259	39,665	11.0
Gas, Water, Sanitary	168,013	5,765	3.4	156,626	5,778	3.7	111,334	5,423	4.9	127,021	5,382	4.2	82,491	2,638	3.2
Wholesale and Retail Trade	527,769	57,255	10.8	494,439	55,031	11.1	629,392	53,429	8.5	595,845	51,582	8.7	754,535	62,415	8.3
Exports/Imports	19,696	1,387	7.0	17,103	1,441	8.4	14,501	983	6.8	15,667	959	6.1	4,688	308	6.6
Transportation, Storage and Communication	578,771	14,009	2.4	552,568	10,883	2.0	634,390	11,797	1.9	681,920	14,003	2.1	714,603	9,361	1.3
Services	238,614	24,575	10.3	232,721	10,637	4.6	388,171	18,528	4.8	407,028	19,268	4.7	440,599	19,993	4.5
Total	14,338,324	1,055,374	7.4	14,296,863	947,770	6.6	15,895,941	964,322	6.1	15,632,909	911,696	5.8	16,355,659	902,065	5.5

Table 1.11: Investments as Per Remaining Maturity

	PKR Billion				
	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Up to one month	1,897	2,038	856	1,730	2,980
Over one month up to three months	2,452	2,351	1,491	2,372	2,260
Over three months up to six months	3,345	1,952	3,945	2,387	3,593
Over six months up to one year	4,391	4,607	5,390	5,099	5,131
Over one year up to two years	3,815	4,119	2,739	2,483	2,754
Over two years up to three years	2,113	5,812	4,535	5,643	6,592
Over three years up to five years	9,490	7,743	7,674	7,642	6,481
Over five years up to ten years	9,483	7,546	11,699	12,193	13,058
Over ten years	506	604	737	552	798
Total Investments	37,492	36,773	39,066	40,100	43,646

Soundness & Resilience:

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

Amount in PKR billion, ratio in percent

Items	Jun-25		Sep-25		Dec-25		Mar-26		Jun-26	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Loans & advances	844	27.9	1,230	27.2	1,633	27.1	421	27.0	804	26.0
Investments	2,111	69.9	3,003	66.4	4,204	69.7	1,110	71.1	2,216	71.8
Deposits, repo and others	67	2.2	292	6.5	192	3.2	30	1.9	66	2.1
Total	3,022	100.0	4,525	100.0	6,028	100.0	1,560	100.0	3,085	100.0

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

Amount in PKR billion, ratio in percent

Items	Jun-25		Sep-25		Dec-25		Mar-26		Jun-26	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Deposits	974	52.2	1,458	52.4	1,961	52.9	506	53.2	1,008	51.8
Securities sold under repurchased agreement	716	38.4	1,067	38.4	1,407	38.0	353	37.2	760	39.1
Borrowings	144	7.7	204	7.3	273	7.4	73	7.7	141	7.2
Others	31	1.7	51	1.8	63	1.7	18	1.9	36	1.8
Total	1,866	100.0	2,781	100.0	3,704	100.0	951	100.0	1,946	100.0

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

	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Less than the minimum required level	2	1	1	-	-	1
Above minimum required level but below 15 percent	1	1	1	4	5	4
Over 15 percent	28	29	29	28	28	28
Total	31	31	31	32	33	33

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

June 30, 2026 (Un-audited)

PKR million								
		All Banks and DFIs	PSCBs	LPB	FB	DB	SB	All Banks and DFIs
1.1	Common Equity Tier 1							
1.1.1	Fully Paid-up capital/Capital deposited with SBP	656,213	104,089	284,562	72,603	35,599	60,564	557,417
1.1.2	Balance in Share Premium Account	96,874	2,215	46,432	-	48,226	-	96,874
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)	879,754	116,511	700,300	164	3,644	17,121	837,741
1.1.6	Gain/(Losses) on derivatives held as Cash Flow Hedge	-	-	-	-	-	-	-
1.1.7	Un-appropriated/ un-remitted profits/ (Losses)	2,118,931	310,014	1,572,746	173,335	(52,932)	29,463	2,032,626
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",)	-	-	-	-	-	-	-
	CET 1 before Regulatory Adjustments	3,750,796	532,566	2,603,328	246,102	34,538	107,148	3,523,682
1.1.9	Regulatory Adjustments for calculation of CET1							
1.1.10	Goodwill (net of related deferred tax liability)	16,324	82	16,243	-	-	-	16,324
1.1.11	All other intangibles (net of any associated deferred tax liability)	67,413	6,054	58,638	34	2,056	288	67,070
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)	12,799	685	11,894	-	-	-	12,579
1.1.14	Defined benefit pension fund net assets	23,796	-	20,933	-	-	-	20,933
1.1.15	Reciprocal cross holdings in CET1 capital instruments of banking, financial, and insurance entities	25,124	4,045	21,079	-	-	-	25,124
1.1.16	Cash flow hedge reserve	412	-	412	-	-	-	412
1.1.17	Investment in own shares/ CET1 instruments	1,009	616	393	-	-	-	1,009
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	2,462	905	1,551	6	-	-	2,462
	Regulatory Adjustments for calculation of Common Equity Tier 1	149,339	12,386	131,144	40	2,056	288	145,914
1.1.21	CET 1 after Regulatory Adjustments above	3,601,457	520,180	2,472,185	246,061	32,481	106,860	3,377,768
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)	20,825	13,977	5,564	-	-	-	19,541
1.1.23	CET1 after Regulatory Adjustment above	3,580,632	506,204	2,466,621	246,061	32,481	106,860	3,358,228
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)	25,148	-	21,365	-	-	-	21,365
1.1.25	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	22,740	10,951	11,788	-	-	-	22,740
1.1.26	CET1 after Regulatory Adjustment above	3,532,745	495,252	2,433,468	246,061	32,481	106,860	3,314,123
1.1.27	Amount exceeding 15% threshold (significant Investments and DTA)	1,440	-	1,440	-	-	-	1,440
1.1.28	CET1 after above adjustment	3,531,305	495,252	2,432,028	246,061	32,481	106,860	3,312,683
1.1.29	National specific regulatory adjustments applied to CET1 capital	403	-	14	-	-	-	14
1.1.30	Investment in TFCs of other banks exceeding the prescribed limit	403	-	14	-	-	-	14
1.1.31	Any other deduction specified by SBP	-	-	-	-	-	-	-
1.1.32	CET1 after Regulatory Adjustment above	3,530,902	495,252	2,432,013	246,061	32,481	106,860	3,312,669
1.1.33	Adjustment to CET1 due to insufficient AT 1 and T2 to cover adjustment:	8,419	-	-	1,119	6	-	1,124
1.1.34	Common Equity Tier 1 (after regulatory adjustments)	3,522,483	495,252	2,432,013	244,943	32,476	106,860	3,311,545
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	13,357	11,968	1,389	-	-	-	13,357
1.2.1.2	of which Classified as liabilities	82,494	-	82,494	-	-	-	82,494
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	0	-	-	-	-	-	0
1.2.6	Investment in own AT1 capital instruments	0	-	-	-	-	-	0
1.2.7	Reciprocal cross holdings in Additional Tier 1 capital instruments of banking, financial, and insurance entities	4,153	-	4,153	-	-	-	4,153
1.2.8	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)	3,604	-	-	-	-	-	3,604
1.2.9	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	5,563	-	5,563	-	-	-	5,563
1.2.10	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-1 capital	-	-	-	-	-	-	-
1.2.11	Adjustment to AT1 due to insufficient Tier 2 to cover deductions	4,815	-	-	1,119	6	-	1,124
1.2.12	Regulatory Adjustments for calculation of Additional Tier 1 Capital	18,136	-	9,716	1,119	6	-	10,841
1.2.13	Amount of Regulatory Adjustment applied to AT1 capital	9,716	-	9,716	-	-	-	9,716
1.2.14	Additional Tier 1 (after regulatory adjustments)	86,134	11,968	74,167	-	-	-	86,134
1.2.15	Tier 1 Capital	3,608,617	507,220	2,506,180	244,943	32,476	106,860	3,397,679
1.2.16	Tier 1 Capital recognized for CAR (CET1 + Admissible AT1)	3,608,617	507,220	2,506,180	244,943	32,476	106,860	3,397,679

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

June 30, 2026 (Un-audited)

		PKR million							
		All Banks and DFIs	PSCBs	LPB	FB	DB	SB	All Banks	DFIs
2	Tier 2 Capital	-	-	-	-	-	-	-	-
2.1	Qualifying Tier 2 capital instruments under Basel 3 plus any related share premium	75,340	15,412	59,928	-	-	-	75,340	-
2.2	Tier 2 capital instruments subject to phase out arrangement issued under pre-Basel 3	3,994	-	3,994	-	-	-	3,994	-
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	116,584	20,612	91,506	550	393	1,922	114,983	1,601
2.50	Revaluation Reserves (net of taxes)**	531,169	107,248	393,729	(1,279)	(171)	20,464	519,992	11,177
2.5.1	Pertaining to Fixed Assets	316,842	52,500	241,671	-	-	18,483	312,654	4,188
2.5.2	Unrealized Gains/Losses on AFS	214,327	54,748	152,059	(1,279)	(171)	1,980	207,338	6,989
2.6	Foreign Exchange Translation Reserves	-	-	-	-	-	-	-	-
2.7	Undisclosed/Other Reserves (if any)	178	-	-	-	-	-	-	178
2.8	T2 before regulatory adjustments	727,265	143,273	549,157	(729)	223	22,386	714,309	12,956
2.9	Regulatory Adjustments for calculation of Tier 2 Capital	-	-	-	-	-	-	-	-
2.10	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	-	-	-	-	-	-	-	-
2.12	Investment in own Tier 2 capital instrument	213	-	213	-	-	-	213	-
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)	7,935	-	1,458	-	-	-	1,458	6,478
2.14	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	7,892	-	7,892	-	-	-	7,892	-
	Sum regulatory adjustment for calculation of Tier-2 capital	16,041	-	9,563	-	-	-	9,563	6,478
2.15	Amount of Regulatory Adjustment applied to T2 capital	11,225	-	9,563	(1,119)	(6)	-	8,438	2,787
2.16	Tier 2 Capital (after regulatory adjustments)	716,040	143,273	539,594	390	228	22,386	705,871	10,169
2.17	Tier 2 Capital recognized for capital adequacy	692,681	139,913	534,467	390	228	7,514	682,513	10,169
2.18	Portion of Additional Tier 1 capital recognized in Tier 2 Capital	-	-	-	-	-	-	-	-
2.19	Total Tier 2 admissible for capital adequacy	692,681	139,913	534,467	390	228	7,514	682,513	10,169
	TOTAL CAPITAL	4,324,657	650,492	3,045,775	245,333	32,704	129,246	4,103,550	221,107
	Total Capital Recognized for Capital Adequacy Ratio (T1 recognized + Tier 2 admissible)	4,301,298	647,133	3,040,648	245,333	32,704	114,375	4,080,192	221,107
3	#REF!	-	-	-	-	-	-	-	-
4	Total Risk Weighted Assets	21,258,998	3,346,322	16,637,313	473,843	111,779	287,603	20,856,860	402,138
4.1	Total Credit Risk Weighted Assets	14,002,320	2,109,100	11,209,098	200,242	35,593	198,529	13,752,561	249,759
4.2	Total Market Risk Weighted Assets	2,489,748	592,157	1,751,762	60,651	4,071	29,208	2,437,849	51,899
4.3	Total Operational Risk Weighted Assets	4,766,930	645,066	3,676,453	212,950	72,115	59,866	4,666,450	100,480
5	Capital Adequacy Ratios								
5.1	CET1 to total RWA	16.6%	14.8%	14.6%	51.7%	29.1%	37.2%	15.9%	52.5%
5.2	Tier-1 capital to total RWA	17.0%	15.2%	15.1%	51.7%	29.1%	37.2%	16.3%	52.5%
5.3	Total capital to total RWA	20.2%	19.3%	18.3%	51.8%	29.3%	39.8%	19.6%	55.0%

Table 1.15: Stress Testing Results of the Banking System

June 30, 2026 (Un-audited)

Shock Details			Number of Banks with CAR*			
			< 0%	0% - 8%	8% - 11.50%	> 11.5%
Pre-Shock Position			0	1	0	31
	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	0	1	1	30
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	30
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	30
C-4	All NPLs under substandard downgrade to doubtful and all doubtful downgrade to loss.	Hypothetical	0	1	0	31
C-5	Increase in provisions against NPLs equivalent to 25% of Net NPLs.	Hypothetical	0	1	0	31
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	2	29
C-7	Increase in NPLs of all banks equivalent to the historical maximum quarterly rise	Historical	0	1	0	31
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	0	1	1	30
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	0	1	0	31
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	0	1	1	30
				NPLR	Critical NPLR	Difference
C-11	Critical Infection Ratio (The ratio of NPLs to Loans where capital would wipe out)	Hypothetical		5.5%	61.8%	56.3%
				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	0	1	0	31
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	0	1	0	31
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 decrease.	Historical	0	1	0	31
IR-4	Impact of Increase in interest rate by 100bps on investment portfolio only	Hypothetical	0	1	0	31
ER-1	Depreciation of Pak Rupee exchange rate by 30%.	Hypothetical	0	1	0	31
ER-2	Depreciation of Pak Rupee exchange rate by 25.29% equivalent to the quarterly high depreciation of rupee against dollar.	Historical	0	1	0	31
ER-3	Appreciation of Pak Rupee exchange rate by 7.06% equivalent to the quarterly high level of appreciation of rupee against dollar.	Historical	0	1	0	31
EQ-1	Fall in general equity prices equivalent to maximum decline in the index.	Historical	0	1	0	31
EQ-2	Fall in general equity prices by 50%.	Hypothetical	0	1	0	31
	Liquidity Shocks		No. of Banks with no liquidity after			
				3 Days	4 Days	5 Days
L-1	Withdrawal of customer deposits by 2%, 5%, 10%, 10% and 10% for five consecutive days respectively.	Hypothetical		2	2	2
				1 Day	2 Days	3 Days
L-2	Withdrawal of Wholesale Deposits and Unsecured Borrowings by 10%, 20%, and 50% for three consecutive days respectively.	Hypothetical		1	1	1
				Number of Banks with		
				LCR<1		
L-3	Shock to Liquidity Coverage Ratio Applying 20% haircut to the value of Investments in Government and Marketable Securities	Hypothetical		1		

* Excluding PPCBL

Table 1.16: List of Banks

Dec-25	Mar-26	Jun-26
A. Public Sector Com. Banks (5)	A. Public Sector Com. Banks (5)	A. Public Sector Com. Banks (5)
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. Local Private Banks (21)	B. Local Private Banks (19)	B. Local Private Banks (19)
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.
Bank Islami Pakistan Ltd.	Bank Islami Pakistan Ltd.	Bank Islami Pakistan Ltd.
Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.	Dubai Islamic Bank Pakistan Ltd.
Faysal Bank Ltd.	Faysal Bank Ltd.	Faysal Bank Ltd.
Habib Bank Ltd.	Habib Bank Ltd.	Habib Bank Ltd.
Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.	Habib Metropolitan Bank Ltd.
JS Bank Ltd.	JS Bank Ltd.	JS Bank Ltd.
MCB Bank Ltd.	MCB Bank Ltd.	MCB Bank Ltd.
MCB Islamic Bank Ltd.	MCB Islamic Bank Ltd.	MCB Islamic Bank Ltd.
Meezan Bank Ltd.	Meezan Bank Ltd.	Meezan Bank Ltd.
SAMBA Bank Ltd.	SAMBA 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.
Mashreq Bank Pakistan Limited		
Easypaisa Bank Limited		
C. Foreign Banks (4)	C. Foreign Banks (4)	C. Foreign Banks (4)
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
	D. Digital Banks (3)	D. Digital Banks (3)
	Easypaisa Bank Limited	Easypaisa Bank Limited
	Mashreq Bank Pakistan Limited	Mashreq Bank Pakistan Limited
	Raqami Islamic Digital Bank Limited	Raqami Islamic Digital Bank Limited
D. Specialized Banks (2)	E. Specialized Banks (2)	E. Specialized Banks (2)
Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.	Punjab Provincial Co-operative Bank Ltd.
Zarai Taraqiati Bank Ltd.	Zarai Taraqiati Bank Ltd.	Zarai Taraqiati Bank Ltd.
All Commercial Banks (30)	All Commercial Banks (28)	All Commercial Banks (28)
Include A + B + C	Include A + B + C	Include A + B + C
All Banks (32)	All Banks (33)	All Banks (33)
Include A + B + C + D	Include A + B + C + D + E	Include A + B + C + D + E

2. Islamic Banking

Table 2.1: Financial Soundness Indicators of Islamic Banking[^]

	Percent						
	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Trend
Capital							
Total Capital to Total RWA*	21.0	20.4	20.5	17.5	17.7	17.8	
Tier 1 Capital to Total RWA*	18.2	17.7	17.9	15.4	16.1	16.1	
Capital to Total Assets	7.6	7.5	7.5	7.2	7.1	6.8	
Asset Quality							
NPFs to Total Financing	3.6	3.5	3.4	2.4	2.4	2.2	
Provisions to NPFs**	116.1	118.1	116.9	119.7	125.0	125.7	
Net NPFs to Net Financing	-0.6	-0.6	-0.6	-0.5	-0.6	-0.6	
Net NPFs to Capital#	-2.8	-2.7	-2.5	-2.7	-3.3	-3.2	
Earnings							
ROA before Tax	3.7	3.6	3.4	3.4	3.3	2.9	
ROA after Tax	2.0	1.9	1.8	1.8	1.8	1.6	
ROE before Tax	48.0	47.2	44.8	45.3	47.7	43.3	
ROE after Tax	25.8	25.4	24.0	24.7	26.2	23.8	
Net Mark-Up Income to Gross Income	86.6	87.2	86.2	85.9	84.5	86.6	
Operating Expense to Gross Income	42.4	42.1	45.0	45.5	49.8	47.6	
Trading Income to Gross Income#	1.9	1.3	1.7	1.9	3.3	0.9	
Personnel Expenses to Non-interest Expenses#	38.7	36.2	37.2	37.7	39.8	36.8	
Liquidity							
Liquid Assets to Total Assets	49.5	51.6	54.3	52.2	53.7	55.6	
Liquid Assets to Total Deposits	67.6	66.8	69.8	68.4	69.7	71.8	
Liquid Assets/Short term Liabilities#	111.9	119.4	128.9	117.2	125.0	125.0	
Financing to Deposits	47.8	42.3	41.7	51.2	49.4	47.4	
Customer Deposits to Total Financing#	185.4	202.3	209.0	167.9	178.0	179.5	

[^] 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, 2026 (Un-audited)

PKR million					
Financial Position	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions^	Change	
ASSETS				QoQ	YoY
Cash & Balances With Treasury Banks	561,738	411,165	972,903	180,624	197,478
Balances With Other Banks	62,954	21,097	84,051	5,928	10,069
Due from Financial Institutions	140,784	210,838	351,622	214,879	59,195
Investments - Net	4,360,037	3,553,582	7,913,619	833,107	1,978,835
Financing - Net	3,243,334	2,761,770	6,005,104	423,658	1,972,052
Operating Fixed Assets	170,838	70,155	240,993	12,542	46,611
Right-of-Use Assets	45,007	64,763	109,770	5,180	27,737
Intangible Assets	15,631	66	15,697	129	3,434
Deferred Tax Assets	31,063	72	31,136	1,126	17,345
Other Assets	360,887	259,070	619,956	8,966	(312,519)
TOTAL ASSETS	8,992,271	7,352,580	16,344,851	1,686,139	4,000,236
LIABILITIES					
Bills Payable	202,440	96,321	298,761	149,557	104,975
Due to Financial Institution	901,769	554,184	1,455,953	193,437	447,937
Deposits And Other Accounts	6,911,057	5,758,065	12,669,122	1,370,391	3,135,634
Sub-ordinated Loans	37,234	-	37,234	7,000	7,000
Liabilities Against Assets Subject To Finance Lease	75,434	77,439	152,873	7,043	63,077
Deferred Tax Liabilities	-	(226)	(226)	(2,165)	(19,303)
Other Liabilities	308,235	365,619	673,854	(89,014)	128,527
TOTAL LIABILITIES	8,436,169	6,851,402	15,287,571	1,636,249	3,867,847
NET ASSETS	556,102	501,177	1,057,280	49,890	132,390
NET ASSETS REPRESENTED BY: -					
Share Capital	95,793	61,402	157,195	(1,000)	6,833
Reserves	106,926	4,500	111,426	7,419	19,574
Unappropriated Profit	338,476	447,231	785,706	50,248	169,180
Share Holders' Equity	541,195	513,133	1,054,328	56,667	195,586
Surplus/Deficit On Revaluation Of Assets	14,908	(11,956)	2,952	(6,778)	(63,197)
TOTAL	556,102	501,177	1,057,280	49,890	132,390
PROFIT AND LOSS STATEMENT	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions^	Change	
				YoY	
Mark-Up Income	389,092	306,554	695,646	104,832	
Mark-Up Expenses	188,013	137,255	325,268	48,678	
Net Mark-Up Income	201,079	169,299	370,378	56,154	
Credit Loss Allowance & Write-offs - Net	(5,780)	8,416	2,636	4,460	
Net Mark-Up Income After Credit Loss Allowance and Write-offs	206,859	160,883	367,742	51,695	
Fees, Commission & Brokerage Income	25,736	9,912	35,648	8,657	
Dividend Income	2,634	65	2,698	1,401	
Income From Dealing In Foreign Currencies	11,404	1,961	13,365	3,429	
Income From Derivatives	-	-	-	-	
Gain/Loss on Securities	4,633	(710)	3,924	(832)	
Net Gain/Loss on Derecognition of Financial Assets	-	-	-	-	
Other Income	1,053	492	1,545	(1,728)	
Total Non - Markup Income	45,460	11,720	57,180	10,926	
Total Income	252,319	172,604	424,923	62,621	
Salaries, Allowance etc.	43,839	31,056	74,894	19,991	
Other Expenses	75,924	52,493	128,417	31,731	
Total Non-Markup Expenses	119,762	83,549	203,311	51,722	
Profit before Tax and Extra ordinary Items	132,557	89,054	221,611	10,898	
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	
PROFIT/ (LOSS) BEFORE TAXATION	132,557	89,054	221,611	10,898	
Less: Taxation	70,033	29,654	99,687	2,421	
PROFIT/ (LOSS) AFTER TAX	62,524	59,400	121,924	8,477	

^ 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 December 31, 2025	As of March 31, 2026	As of June 30, 2026
Islamic Banks	Islamic Banks	Islamic Banks
1 AlBaraka Bank (Pakistan) Ltd.	1 AlBaraka Bank (Pakistan) Ltd.	1 AlBaraka Bank (Pakistan) Ltd.
2 Bank Islami Pakistan Ltd.	2 Bank Islami Pakistan Ltd.	2 Bank Islami 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
	7 Raqami Islamic Digital Bank	7 Raqami Islamic Digital Bank
Conventional Banks having Islamic Banking Branches	Conventional Banks having Islamic Banking Branches	Conventional Banks having Islamic Banking Branches
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 Sindh Bank Ltd	8 Sindh Bank Ltd	8 Sindh Bank Ltd
9 Soneri Bank Ltd	9 Soneri Bank Ltd	9 Soneri Bank Ltd
10 Standard Chartered Bank	10 Standard Chartered Bank	10 Standard Chartered Bank
11 Bank Makramah Ltd. (formerly Summit Bank Ltd.)	11 Bank Makramah Ltd. (formerly Summit Bank Ltd.)	11 Bank Makramah Ltd. (formerly Summit Bank Ltd.)
12 The Bank of Khyber	12 The Bank of Khyber	12 The Bank of Khyber
13 The Bank of Punjab	13 The Bank of Punjab	13 The Bank of Punjab
14 United Bank Ltd.	14 United Bank Ltd.	14 United Bank Ltd.
15 Zarai Taraqiati Bank Ltd.	15 Zarai Taraqiati Bank Ltd.	15 Zarai Taraqiati Bank Ltd.
16 Mashreq Bank Pakistan Limited	16 Mashreq Bank Pakistan Limited	16 Mashreq Bank Pakistan Limited
Grand Total 22 (6+16)	Grand Total 23 (7+16)	Grand Total 23 (7+16)

3. Development Finance Institutions

Table 3.1: Financial Soundness Indicators of DFIs

	Percent							
	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Trend
Capital								
Total Capital to Total RWA	52.5	56.3	58.1	59.5	56.7	53.5	55.0	
Tier 1 Capital to Total RWA	50.5	54.2	54.2	55.8	52.5	51.4	52.5	
Capital to Total Assets	8.7	11.3	13.3	14.8	16.2	15.5	18.7	
Asset Quality								
NPLs to Total Loans	8.0	8.2	7.3	6.9	6.3	6.3	6.0	
Provisions to NPLs**	104.1	103.0	105.4	107.7	110.6	109.9	110.5	
Net NPLs to Net Loans	-0.4	-0.3	-0.4	-0.6	-0.7	-0.7	-0.7	
Net NPLs to Capital	-0.4	-0.3	-0.5	-0.6	-0.8	-0.7	-0.8	
Investment in Equities to Capital#	0.5	0.4	0.6	0.7	-1.0	-1.5	-1.0	
Earnings								
ROA before Tax	1.6	3.2	3.2	3.3	3.2	3.0	3.0	
ROA after Tax	1.2	2.3	2.3	2.3	2.3	2.0	2.0	
ROE before Tax	23.1	29.7	27.0	25.7	23.9	17.5	17.0	
ROE after Tax	17.1	21.5	18.9	17.9	16.8	11.9	11.5	
Net Interest Income to Gross Income	52.7	80.7	70.3	68.1	66.8	61.5	58.3	
Operating Expense to Gross Income	20.6	16.1	17.2	17.7	18.7	22.3	23.9	
Trading Income to Gross Income#	6.2	-6.4	-1.5	3.2	3.4	3.8	3.6	
Personnel Expenses to Non-interest Expenses#	53.8	59.4	59.0	57.8	59.2	60.4	59.1	
Liquidity								
Liquid Assets/Total Assets	82.9	77.9	76.2	74.4	72.4	72.9	67.5	
Liquid Assets/Total Deposits	2,091.0	2,137.7	1,929.3	1,605.6	1,243.3	1,519.2	1,061.4	
Liquid Assets/Short term Liabilities^#	110.1	96.1	96.3	95.4	95.1	94.7	93.6	
Advances/Deposits	243.6	337.7	370.2	332.7	298.8	357.1	332.2	
Customer Deposits to Total Loans#	29.9	19.8	17.8	20.6	16.1	19.9	21.1	

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-25	Sep-25	Dec-25	Mar-26	Jun-26	Change QoQ	YoY
ASSETS							
Cash & Balances With Treasury Banks	8,077	8,767	9,685	9,298	8,507	(790)	431
Balances With Other Banks	2,398	7,991	18,724	11,630	7,486	(4,144)	5,087
Lending To Financial Institutions	832	9,422	6,192	13,158	3,002	(10,157)	2,169
Investments - Net	1,184,670	1,089,917	1,012,980	1,045,591	850,394	(195,197)	(334,276)
Advances - Net**	217,591	218,370	235,300	239,345	250,300	10,954	32,709
Operating Fixed Assets	9,867	9,708	9,624	10,049	10,012	(36)	146
Right-of-Use of Assets	1,073	1,002	942	1,055	1,019	(36)	(54)
Intangible Assets	292	334	362	333	373	40	81
Deferred Tax Assets	3,404	2,270	1,390	2,720	1,534	(1,186)	(1,870)
Other Assets	59,843	69,428	56,890	63,247	51,538	(11,710)	(8,305)
TOTAL ASSETS	1,488,047	1,417,209	1,352,089	1,396,426	1,184,164	(212,262)	(303,883)
LIABILITIES							
Bills Payable	-	-	-	-	-	-	-
Borrowings From Financial Institution	1,164,768	1,088,260	1,002,988	1,064,871	837,281	(227,590)	(327,487)
Deposits And Other Accounts	58,772	65,645	78,743	67,031	75,357	8,326	16,585
Sub-ordinated Loans	2,847	2,811	2,785	2,785	2,758	(27)	(89)
Liabilities Against Assets Subject To Finance Lease	1,033	978	919	1,118	1,085	(33)	52
Deferred Tax Liabilities	1,532	2,319	3,434	2,166	2,521	355	990
Other Liabilities	45,039	34,376	28,882	29,351	26,473	(2,878)	(18,566)
TOTAL LIABILITIES	1,273,991	1,194,389	1,117,750	1,167,322	945,476	(221,846)	(328,516)
NET ASSETS	214,056	222,820	234,339	229,104	238,688	9,584	24,633
NET ASSETS REPRESENTED BY: -							
Share Capital	98,797	98,797	98,797	98,797	98,797	-	-
Reserves	38,033	38,703	39,151	40,867	41,535	668	3,502
Unappropriated Profit	63,171	71,714	79,506	81,288	86,628	5,340	23,457
Share Holders' Equity	200,001	209,214	217,454	220,952	226,960	6,009	26,959
Surplus/Deficit On Revaluation Of Assets	14,055	13,606	16,885	8,152	11,728	3,576	(2,327)
TOTAL	214,056	222,820	234,339	229,104	238,688	9,584	24,633
OPERATING POSITION							
	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Change YoY	
Mark-Up/ Return/Interest Earned	100,673	142,264	180,100	36,766	68,851	(31,822)	
Mark-Up/ Return/Interest Expenses	77,486	109,484	138,729	28,642	53,931	(23,555)	
Net Mark-Up / Interest Income	23,187	32,780	41,371	8,123	14,919	(8,267)	
Provisions & Bad Debts Written Off Directly/(Reversals)	186	(163)	(292)	124	(376)	(562)	
Net Mark-Up / Interest Income After Provisions	23,001	32,943	41,663	7,999	15,296	(7,705)	
Fees, Commission & Brokerage Income	425	620	865	257	437	12	
Dividend Income	8,602	12,501	17,125	4,572	9,295	692	
Income From Dealing In Foreign Currencies	94	50	28	(19)	(37)	(130)	
Income From Derivatives	-	-	-	-	-	-	
Gain/Loss on Securities	(493)	1,529	2,098	504	929	1,422	
Net Gain/Loss on Derecognition of Financial Assets	-	-	-	-	-	-	
Other Income	1,159	623	458	(222)	35	(1,124)	
Total Non - Markup / Interest Income	9,789	15,322	20,574	5,092	10,660	871	
Total Income	32,790	48,265	62,238	13,091	25,955	(6,835)	
Salaries, Allowance etc.	3,353	4,915	6,843	1,779	3,608	255	
Other Expenses	2,333	3,581	4,711	1,167	2,502	169	
Total Non-Markup/Interest Expenses	5,686	8,496	11,554	2,946	6,110	424	
Profit before Tax and Extra ordinary Items	27,104	39,770	50,683	10,145	19,845	(7,259)	
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	-	-	
Profit/ (Loss) Before Taxation	27,104	39,770	50,683	10,145	19,845	(7,259)	
Less: Taxation	8,123	12,051	15,113	3,225	6,442	(1,680)	
Profit/ (Loss) after Taxation	18,981	27,719	35,571	6,920	13,403	(5,579)	

** Provisions include general and specific provisions

Table 3.3: List of Development Finance Institutions

As of December 31, 2025	As of March 31, 2026	As of June 30, 2026
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

	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Percent	Trend
Capital*									
Total Capital to Total RWA	2.6	1.2	(1.6)	(1.8)	(1.2)	(1.7)	(0.7)		
Tier 1 Capital to Total RWA	0.1	(1.0)	(4.3)	(4.3)	(3.6)	(3.9)	(3.1)		
Capital to Total Assets	0.9	0.5	(0.6)	(0.8)	(0.5)	(0.7)	(0.2)		
Asset Quality									
NPLs to Total Loans	9.7	9.3	8.3	8.8	9.1	9.1	9.1		
Provisions to NPLs**	95.3	128.6	131.9	133.1	138.1	135.2	129.7		
Net NPLs to Net Loans	0.5	(3.0)	(3.0)	(3.3)	(4.0)	(3.7)	(3.1)		
Net NPLs to Capital#	21.4	(239.0)	221.5	206.8	388.2	243.4	582.8		
Earnings									
ROA before Tax	(3.0)	(1.0)	(0.1)	(0.2)	(0.2)	2.0	2.3		
ROA after Tax	(1.9)	(0.9)	(0.4)	(0.4)	(0.2)	1.3	1.3		
ROE before Tax	(77.9)	(31.1)	(1.9)	(8.1)	(7.3)	79.2	82.1		
ROE after Tax	(49.6)	(27.1)	(13.4)	(16.6)	(8.2)	50.5	47.8		
Net Interest Income to Gross Income	68.8	71.3	73.1	76.2	76.7	78.9	78.1		
Net Interest Margin (NIM)	13.9	15.5	13.3	14.0	15.6	18.5	18.5		
Cost / Income Ratio	89.8	86.2	87.9	72.0	70.6	71.8	69.7		
Admin Expenses to Total Assets	14.2	14.9	12.8	10.5	11.4	13.4	13.2		
Operational Self Sufficiency (OSS)	75.2	79.5	83.7	84.9	84.7	92.5	92.6		
Cost per Borrower (PKR)	13,956	16,988	16,539	15,718	15,056	17,308	16,246		
Liquidity									
Liquid Assets/Total Assets	43.6	37.9	34.1	29.4	31.7	33.6	33.2		
Liquid Assets/Total Deposits	63.6	48.9	42.8	36.2	39.2	41.9	41.3		
Liquid Assets/Short term Liabilities	61.2	56.2	56.9	49.6	36.7	41.1	40.5		
Advances/Deposits	57.5	54.3	58.5	61.0	56.4	56.7	56.2		
Liquid Assets to (Deposits, Borrowings and Bills Payable)	49.6	43.9	38.0	33.0	35.3	37.9	37.7		

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

** Provisions include general and specific provisions.

Net NPLs and Regulatory capital of MFBs are both negative at end- June, September, December 2025, March 2026, and June, 2026.

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

PKR million

	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Total Assets	985,974	891,407	875,292	1,029,467	1,088,908	1,169,125
Investments (net of provisions)	265,375	217,047	209,263	250,925	291,863	277,770
Advances (net of provisions)	414,805	414,753	433,778	468,346	495,650	527,723
Borrowings	85,116	88,789	68,709	91,887	89,282	87,155
Deposits	764,587	708,973	711,057	830,477	873,804	938,522
Liabilities	957,211	875,513	857,350	1,003,882	1,060,250	1,132,310
Paid up Capital	65,480	59,373	61,061	63,180	62,344	70,929
Equity	28,764	15,894	17,942	25,586	28,659	36,815
Profit Before Tax (ytd)	(2,568)	(253)	(1,525)	(1,829)	5,370	12,459
Profit After Tax (ytd)	(2,236)	(1,828)	(3,102)	(2,059)	3,422	7,249
Provisioning Charges (ytd)	8,734	8,941	30,927	48,244	8,713	19,212
Non-Performing Loans	43,630	38,683	42,967	48,973	51,509	54,421
Provisions Held Against NPLs	(56,096)	(51,012)	(57,205)	(67,638)	(69,651)	(70,596)
Non-Performing Loans (net)	(12,466)	(12,329)	(14,238)	(18,665)	(18,141)	(16,176)

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

	Jun-25		Sep-25		Dec-25		Mar-26		Jun-26	
Growth Rates	QoQ	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY	QoQ	YoY
Total Assets	(9.6)	13.9	(1.8)	6.2	17.6	(3.7)	5.8	10.4	7.4	31.2
Investments (net)	(18.2)	32.1	(3.6)	12.6	19.9	(35.2)	16.3	10.0	(4.8)	28.0
Advances (net)	(0.0)	10.4	4.6	0.2	8.0	11.2	5.8	19.5	6.5	27.2
Borrowings	4.3	165.9	(22.6)	42.1	33.7	(55.0)	(2.8)	4.9	(2.4)	(1.8)
Deposits	(7.3)	10.8	0.3	8.9	16.8	13.3	5.2	14.3	7.4	32.4
Liabilities	(8.5)	15.2	(2.1)	8.5	17.1	(2.7)	5.6	10.8	6.8	29.3
Paid up Capital	(9.3)	16.9	2.8	15.0	3.5	6.6	(1.3)	(4.8)	13.8	19.5
Equity	(44.7)	(29.8)	12.9	(47.3)	42.6	(31.3)	12.0	(0.4)	28.5	131.6
Profit Before Tax - increase/(decrease)	(90.2)	(98.1)	504.0	(91.5)	19.9	(92.8)	393.7	309.1	132.0	5,034.3
Profit After Tax - increase/(decrease)	(18.2)	(84.9)	69.7	(70.9)	(33.6)	(87.3)	266.2	253.0	111.8	496.5
Provisioning Charges (ytd)	2.4	(29.2)	245.9	38.8	56.0	22.9	(81.9)	(0.2)	120.5	114.9
Non-Performing Loans	(11.3)	(11.5)	11.1	(9.1)	14.0	9.1	5.2	18.1	5.7	40.7
Provisions Held Against NPLs	(9.1)	21.0	12.1	44.3	18.2	58.2	3.0	24.2	1.4	38.4
Non-Performing Loans (net)	(1.1)	(884.9)	15.5	(287.3)	31.1	(976.1)	(2.8)	45.5	(10.8)	31.2

Table 4.4: Loan Portfolio Breakdown – MFBs

Loan Portfolio Breakdown - Volume

PKR million

	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Solidarity groups	7,366	6,993	6,594	6,704	6,772
Urban	1,782	1,698	1,735	1,782	3,037
Rural	5,583	5,295	4,859	4,923	3,735
Individual lending	458,399	483,990	529,389	558,596	591,547
Urban	162,021	164,254	201,549	210,464	241,458
Rural	296,379	319,736	327,840	348,132	350,089
Total Loans	465,765	490,983	535,984	565,301	598,319
Urban	163,803	165,952	203,284	212,245	244,494
Rural	301,962	325,031	332,699	353,055	353,825

Loan Portfolio Breakdown - No. of Clients

Number

	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Solidarity groups	156,065	151,114	166,141	136,912	135,992
Urban	31,173	29,578	39,289	28,309	42,995
Rural	124,892	121,536	126,852	108,603	92,997
Individual lending	6,263,692	6,317,313	8,175,548	8,091,491	9,624,632
Urban	4,692,496	4,681,455	6,638,063	6,440,915	8,067,572
Rural	1,571,196	1,635,858	1,537,485	1,650,576	1,557,060
Total No. of Clients	6,419,757	6,468,427	8,341,689	8,228,403	9,760,624
Urban	4,723,669	4,711,033	6,677,352	6,469,224	8,110,567
Rural	1,696,088	1,757,394	1,664,337	1,759,179	1,650,057
Male	4,482,523	4,505,305	5,896,161	5,778,029	6,933,869
Female	1,937,234	1,963,122	2,445,528	2,450,374	2,826,755

Table 4.5: Asset Quality of the MFBs

Selected Indicators of Asset Quality

	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
PKR million						
Advances (Gross)	470,900	465,765	490,983	535,984	565,301	598,319
NPLs	43,630	38,683	42,967	48,973	51,509	54,421
Provisions	(56,096)	(51,012)	(57,205)	(67,638)	(69,651)	(70,596)
Advances (net)	414,805	414,753	433,778	468,346	495,650	527,723
Net NPLs	(12,466)	(12,329)	(14,238)	(18,665)	(18,141)	(16,176)

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

	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
PKR million						
OAEM*	6,496	41	417	680	187	227
Substandard	10,441	8,305	10,288	12,966	13,175	18,782
Doubtful	16,472	10,346	10,558	5,864	10,714	10,298
Loss	10,222	19,991	21,703	29,464	27,434	25,114
Total	43,630	38,683	42,967	48,973	51,509	54,421

* break-up available from Dec 2009 onwards

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

	Dec-25			Mar-26			Jun-26		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Enterprises	90,431	3,420	3.8	110,276	3,798	3.4	136,282	4,271	3.1
Agriculture	135,239	17,715	13.1	134,234	19,869	14.8	121,147	16,923	14.0
Livestock	153,197	17,682	11.5	165,884	18,359	11.1	183,001	18,922	10.3
Long term Housing finance	44,751	845	1.9	43,021	930	2.2	38,756	946	2.4
Consumer lending	12,866	544	4.2	3,535	12	0.4	6,741	6	0.1
Others	99,499	8,766	8.8	108,351	8,541	7.9	112,392	13,353	11.9
Total	535,984	48,973	9.1	565,301	51,509	9.1	598,319	54,421	9.1

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

Items	Jun-25		Sep-25		Dec-25		Mar-26		Jun-26	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Loans & advances	78,851	78.4	119,389	80.1	175,084	82.2	53,738	85.0	107,714	82.4
Investments	17,420	17.3	22,540	15.1	29,074	13.7	6,744	10.7	13,850	10.6
Deposits and others	4,320	4.3	7,131	4.8	8,732	4.1	2,749	4.3	9,157	7.0
Total	100,591	100.0	149,059	100.0	212,890	100.0	63,231	100.0	130,720	100.0

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

Items	Jun-25		Sep-25		Dec-25		Mar-26		Jun-26	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Deposits	38,020	79.0	56,378	82.0	75,136	81.9	21,008	88.1	42,983	88.0
Borrowings	9,069	18.8	11,101	16.2	14,064	15.3	1,979	8.3	4,199	8.6
Others	1,060	2.2	1,251	1.8	2,512	2.7	846	3.5	1,679	3.4
Total	48,149	100.0	68,730	100.0	91,713	100.0	23,833	100.0	48,861	100.0

Table 4.8: Composition of Microfinance Banks

As of December 31, 2025		As of March 31, 2026		As of June 30, 2026	
Nation-wide MFBs		Nation-wide MFBs		Nation-wide MFBs	
1	APNA Microfinance Bank Limited	1	APNA Microfinance Bank Limited	1	APNA Microfinance Bank Limited
2	Abhi Microfinance Bank Limited (formerly FINCA Microfinance Bank Limited)	2	Abhi Microfinance Bank Limited (formerly FINCA Microfinance Bank Limited)	2	Abhi Microfinance Bank Limited (formerly FINCA Microfinance Bank Limited)
3	Khushhali Microfinance Bank Limited	3	Khushhali Microfinance Bank Limited	3	Khushhali Microfinance Bank Limited
4	Mobilink Microfinance Bank Limited	4	Mobilink Microfinance Bank Limited	4	Mobilink Microfinance Bank Limited
5	NRSP 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)	6	LOLC Microfinance Bank Limited (Formerly Pak Oman Microfinance Bank Limited)
7	HBL Microfinance Bank Limited (formerly The First Micro Finance Bank Ltd.)	7	HBL Microfinance Bank Limited (formerly The First Micro Finance Bank Ltd.)	7	HBL Microfinance Bank Limited (formerly The First Micro Finance Bank Ltd.)
8	U Microfinance Bank Limited	8	U Microfinance Bank Limited	8	U Microfinance Bank Limited
9	ASA Microfinance Bank (Pakistan) Limited	9	ASA Microfinance Bank (Pakistan) Limited	9	ASA Microfinance Bank (Pakistan) Limited
10	Halan Microfinance Bank Limited (formerly Advans Pakistan Microfinance Bank Ltd)	10	Halan Microfinance Bank Limited (formerly Advans Pakistan Microfinance Bank Ltd)	10	Halan Microfinance Bank Limited (formerly Advans Pakistan Microfinance Bank Ltd)
Province-wide MFBs		11	Sindh Microfinance Bank Limited	11	Sindh Microfinance Bank Limited
11	Sindh Microfinance Bank Limited				

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

Amount in PKR million, ratio in percent								
	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	
Other financial corporations* (OFCs)								
OFCs' financial assets to total financial assets	16.0	17.0	15.4	14.5	15.1	14.7	14.8	
OFCs' financial assets	9,923,006	10,993,174	9,951,046	10,095,743	10,427,977	10,854,713	11,035,420	
Total financial assets	62,034,804	64,685,861	64,583,222	69,668,099	69,198,419	74,086,161	74,737,670	
OFCs' financial assets to gross domestic product	8.7	9.7	8.7	8.9	8.2	8.6	8.7	
OFCs' financial assets	9,923,006	10,993,174	9,951,046	10,095,743	10,427,977	10,854,713	11,035,420	
Gross domestic product ⁶	113,747,718	113,747,718	113,747,718	113,747,718	126,870,134	126,870,134	126,870,134	
Nonfinancial corporations**	Dec-23	Jun-24	Jun-25					
Total debt to equity	182.9	147.8	137.5					
Total debt	11,346,625	9,767,851	10,068,297					
Equity	6,202,381	6,610,132	7,320,946					
Return on equity	18.7	15.5	14.1					
Earnings before interest and tax (EBIT)	1,060,200	2,063,905	2,039,570					
Equity (Two period average)	5,659,285	6,406,256.4	6,965,539					
Earnings to interest and principal expenses	161.8	450.9	542.8					
Earnings before interest and tax (EBIT)	1,060,200	2,063,905	2,039,570					
Debt service payments	655,288	457,758	375,718					
Market liquidity	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Average daily turnover ratio in the government securities market [^]	0.50	0.91	0.88	1.70	0.67	0.73	0.93	1.20

* 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. Latest available figures for insurance industry are as of December 2025.

** 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.

[^] 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"

[#] Gross domestic product figures revised since June 2013 onwards. (Data Source: PBS)

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 Net loans	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	Personnel Expenses to Non-interest Expenses
Liquidity		
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 Net Mark-Up / 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
Liquidity		
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)