Quarterly Compendium:

Statistics of the Banking System

[September 2026]



State Bank of Pakistan

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Data Conventions

1. Figures for the calendar years (CY) are based on un-audited accounts for that year except for CY13 and earlier.

2. Figures for quarters (Mar (Q1), Jun (Q2), Sep (Q3) and Dec (Q4)) are based on unaudited Quarterly Report of Condition (QRC) submitted by banks/DFIs.

3. Data sources other than at point 1 and 2 are mentioned in respective tables.

4. Numbers in parentheses represents negative numbers.

5. From Jun-15 onwards, Quarterly Compendium has been revised to:

i. Remove redundancies, streamline and enhance disclosures, and synchronize the overall structure of the publication.

ii. Incorporate new FSIs (Core and Encouraged) as per IMF's current Compilation Guide and forthcoming suggestions that will help towards aligning our FSIs with the international best practices/definitions.

iii. Streamline reporting of Financings of Islamic Banks/ Islamic Bank Branches to include inventories and other related item(s) pertaining to Islamic modes of financing, which were previously reported under 'Other Assets'.

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

1. Banking System

Table 1.1: Financial Soundness Indicators

Percent

Indicators	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26	Trend
CAPITAL ADEQUACY										
Risk Weighted CAR^										
Public Sector Commercial Banks	23.1	24.6	24.6	24.3	25.0	23.3	18.9	19.3	19.0	
Local Private Banks	20.1	18.7	19.4	20.0	20.3	19.2	17.3	18.3	17.2	
Foreign Banks	44.5	43.0	44.9	53.0	51.7	45.7	45.6	51.8	54.9	
Commercial Banks	**21.3**	**20.4**	**20.9**	**21.5**	**21.8**	**20.6**	**18.3**	**19.2**	**18.2**	
Digital Banks							27.4	29.3	31.6	
Specialized Banks	34.8	38.5	38.9	42.2	39.5	38.9	39.3	39.8	44.5	
All Banks	**21.5**	**20.6**	**21.2**	**21.8**	**22.1**	**20.8**	**18.6**	**19.6**	**18.6**	
Tier 1 Capital to RWA^										
Public Sector Commercial Banks	17.7	18.6	18.9	18.4	19.2	17.9	15.1	15.2	15.2	
Local Private Banks	15.5	14.7	15.7	16.1	16.4	15.3	15.1	15.1	14.4	
Foreign Banks	43.0	42.3	44.7	52.6	51.6	44.8	45.5	51.7	54.8	
Commercial Banks	**16.7**	**16.1**	**17.0**	**17.3**	**17.7**	**16.5**	**15.9**	**15.9**	**15.3**	
Digital Banks							27.4	29.1	31.3	
Specialized Banks	31.2	35.4	35.9	39.0	36.5	35.7	36.1	37.2	41.2	
All Banks	**16.9**	**16.4**	**17.3**	**17.6**	**18.0**	**16.8**	**16.2**	**16.3**	**15.7**	
Capital to Total Assets*										
Public Sector Commercial Banks	5.4	6.3	6.2	6.2	6.8	6.6	5.6	5.7	6.0	
Local Private Banks	5.8	6.0	6.1	5.9	6.1	6.1	5.5	5.5	5.8	
Foreign Banks	8.8	9.1	12.1	12.0	11.9	12.2	12.8	13.5	11.9	
Commercial Banks	**5.8**	**6.2**	**6.3**	**6.2**	**6.4**	**6.4**	**5.8**	**5.8**	**6.0**	
Digital Banks							12.2	12.6	12.3	
Specialized Banks	10.3	15.2	15.8	20.2	18.9	17.9	17.2	17.7	19.0	
All Banks	**5.9**	**6.3**	**6.4**	**6.3**	**6.5**	**6.5**	**5.9**	**5.9**	**6.1**	
ASSET QUALITY										
NPLs to Total Loans										
Public Sector Commercial Banks	16.0	13.0	12.6	14.3	12.1	12.5	11.2	10.9	11.9	
Local Private Banks	6.6	5.0	5.8	5.9	5.5	4.7	4.7	4.4	4.2	
Foreign Banks	0.1	0.1	0.3	0.1	0.1	0.1	0.1	0.1	0.1	
Commercial Banks	**8.2**	**6.2**	**7.0**	**7.3**	**6.6**	**6.0**	**5.7**	**5.4**	**5.5**	
Digital Banks							3.0	3.2	2.9	
Specialized Banks	26.2	19.6	17.9	13.4	13.4	13.7	15.1	13.3	14.1	
All Banks	**8.4**	**6.3**	**7.1**	**7.4**	**6.6**	**6.1**	**5.8**	**5.5**	**5.6**	
Provisions to NPLs**										
Public Sector Commercial Banks	93.7	96.4	115.9	96.8	113.3	100.0	114.0	108.4	97.9	
Local Private Banks	107.5	109.9	110.7	111.6	112.3	113.3	112.7	112.1	111.7	
Foreign Banks	191.1	239.9	482.3	351.3	484.4	297.3	384.7	354.3	433.4	
Commercial Banks	**102.5**	**105.1**	**112.5**	**106.4**	**112.8**	**108.3**	**113.3**	**110.9**	**106.3**	
Digital Banks							188.3	175.6	197.3	
Specialized Banks	63.4	57.1	79.8	96.6	102.2	79.6	80.7	79.6	79.8	
All Banks	**101.2**	**103.9**	**111.7**	**106.2**	**112.6**	**107.7**	**112.5**	**110.2**	**105.8**	
Net NPLs to Net Loans										
Public Sector Commercial Banks	1.2	0.5	-2.3	0.5	-1.9	0.0	-1.8	-1.0	0.3	
Local Private Banks	-0.5	-0.5	-0.7	-0.7	-0.7	-0.7	-0.6	-0.6	-0.5	
Foreign Banks	-0.1	-0.1	-1.0	-0.2	-0.4	-0.2	-0.3	-0.2	-0.2	
Commercial Banks	**-0.2**	**-0.3**	**-0.9**	**-0.5**	**-0.9**	**-0.5**	**-0.8**	**-0.6**	**-0.4**	
Digital Banks							-2.8	-2.6	-3.0	
Specialized Banks	11.5	9.4	4.2	0.5	-0.3	3.1	3.3	3.0	3.2	
All Banks	**-0.1**	**-0.3**	**-0.9**	**-0.5**	**-0.9**	**-0.5**	**-0.8**	**-0.6**	**-0.3**	
Net NPLs to Capital*										
Public Sector Commercial Banks	4.5	2.1	-8.3	1.8	-6.2	0.0	-7.3	-4.1	1.1	
Local Private Banks	-2.2	-2.7	-2.8	-2.8	-2.6	-2.6	-2.6	-2.2	-2.1	
Foreign Banks	-0.2	-0.3	-0.7	-0.5	-0.7	-0.3	-0.5	-0.4	-0.4	
Commercial Banks	**-0.9**	**-1.6**	**-3.7**	**-1.8**	**-3.2**	**-2.0**	**-3.3**	**-2.4**	**-1.4**	
Digital Banks							-2.6	-2.3	-2.6	
Specialized Banks	17.2	12.5	5.4	0.7	-0.4	4.0	4.0	3.8	3.9	
All Banks	**-0.4**	**-1.2**	**-3.4**	**-1.7**	**-3.1**	**-1.8**	**-3.0**	**-2.3**	**-1.3**	
Investment in Equities to Capital#										
Public Sector Commercial Banks	11.0	14.4	8.6	8.5	7.7	7.8	11.4	10.7	14.8	
Local Private Banks	0.6	1.0	1.5	1.7	1.4	1.5	2.0	1.6	1.4	
Foreign Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Commercial Banks	**2.5**	**3.5**	**2.7**	**2.8**	**2.5**	**2.5**	**3.4**	**3.0**	**3.6**	
Digital Banks							0.0	0.0	0.0	
Specialized Banks	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
All Banks	**2.4**	**3.4**	**2.6**	**2.8**	**2.4**	**2.5**	**3.3**	**2.9**	**3.5**	

^ 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

Indicators	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26	Trend
Gross Asset Position in Financial Derivatives to Capital^^#										
Public Sector Commercial Banks	0.1	0.1	0.0	0.1	0.0	0.0	0.4	0.0	0.0	
Local Private Banks	1.0	0.7	0.4	0.5	0.5	0.6	0.5	0.6	1.2	
Foreign Banks	6.9	7.6	1.7	2.4	1.3	3.0	1.0	0.8	1.0	
Commercial Banks	**1.2**	**1.0**	**0.4**	**0.6**	**0.4**	**0.6**	**0.5**	**0.5**	**1.0**	
Digital Banks							0.0	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	**1.2**	**0.9**	**0.4**	**0.6**	**0.4**	**0.6**	**0.5**	**0.5**	**1.0**	
Gross Liability Position in Financial Derivatives to Capital^^#										
Public Sector Commercial Banks	0.5	0.1	0.0	0.0	0.4	0.5	0.0	0.3	0.9	
Local Private Banks	1.7	1.2	0.4	0.5	0.7	0.7	1.0	0.9	1.8	
Foreign Banks	21.4	25.0	9.7	2.0	2.8	3.9	3.1	1.0	3.1	
Commercial Banks	**2.7**	**2.5**	**0.9**	**0.5**	**0.8**	**0.9**	**0.9**	**0.8**	**1.7**	
Digital Banks							0.0	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	**2.7**	**2.4**	**0.9**	**0.5**	**0.8**	**0.8**	**0.9**	**0.8**	**1.6**	
EARNINGS										
Return on Assets (Before Tax)										
Public Sector Commercial Banks	0.6	1.1	2.1	2.1	2.4	2.2	1.8	1.7	1.7	
Local Private Banks	3.2	3.0	2.9	2.9	2.8	2.7	2.7	2.4	2.4	
Foreign Banks	4.6	4.7	6.3	5.6	5.6	5.6	5.3	5.4	5.2	
Commercial Banks	**2.7**	**2.7**	**5.7**	**2.9**	**2.8**	**2.7**	**2.6**	**2.4**	**2.3**	
Digital Banks							2.7	2.3	2.4	
Specialized Banks	2.3	3.5	3.5	4.7	4.0	5.0	2.2	4.1	4.0	
All Banks	**2.7**	**2.7**	**2.9**	**2.9**	**2.8**	**2.7**	**2.6**	**2.4**	**2.3**	
Return on Assets (After Tax)										
Public Sector Commercial Banks	0.3	0.5	1.0	1.0	1.1	1.0	0.8	0.8	0.8	
Local Private Banks	1.5	1.4	1.3	1.3	1.3	1.2	1.3	1.1	1.1	
Foreign Banks	2.4	2.4	3.4	2.7	2.8	2.8	3.0	2.9	2.8	
Commercial Banks	**1.3**	**1.3**	**2.6**	**1.3**	**1.3**	**1.2**	**1.2**	**1.1**	**1.1**	
Digital Banks							-3.2	-3.2	-1.1	
Specialized Banks	1.1	1.7	1.8	2.2	1.9	2.3	1.4	1.8	2.1	
All Banks	**1.3**	**1.3**	**1.3**	**1.3**	**1.3**	**1.2**	**1.2**	**1.1**	**1.1**	
ROE (Avg. Equity& Surplus) (Before Tax)										
Public Sector Commercial Banks	10.7	19.3	36.5	35.4	39.0	35.6	30.4	29.8	29.8	
Local Private Banks	54.7	52.6	49.6	50.1	48.1	45.4	46.8	43.1	42.0	
Foreign Banks	51.0	52.4	120.2	52.0	51.0	49.9	43.4	43.1	42.0	
Commercial Banks	**46.3**	**46.4**	**95.4**	**47.5**	**46.6**	**43.9**	**43.7**	**40.8**	**40.0**	
Digital Banks							16.2	13.8	14.6	
Specialized Banks	17.2	25.0	19.4	24.0	19.8	24.2	10.6	19.3	18.8	
All Banks	**45.4**	**45.8**	**47.0**	**46.8**	**45.7**	**43.3**	**42.4**	**39.8**	**39.0**	
ROE (Avg. Equity &Surplus) (After Tax)										
Public Sector Commercial Banks	5.6	9.5	16.9	16.6	18.2	16.6	14.4	13.9	14.2	
Local Private Banks	26.9	24.5	22.4	22.6	21.9	20.5	22.3	20.5	20.0	
Foreign Banks	26.5	26.9	65.2	24.6	25.3	25.0	24.4	22.7	22.2	
Commercial Banks	**22.9**	**21.8**	**44.0**	**21.6**	**21.4**	**20.1**	**21.1**	**19.5**	**19.1**	
Digital Banks							-19.1	-19.1	-6.7	
Specialized Banks	8.7	12.2	9.8	11.1	9.3	11.0	6.6	8.8	9.9	
All Banks	**22.5**	**21.5**	**21.7**	**21.3**	**21.0**	**19.8**	**20.4**	**19.0**	**18.6**	
NII/Gross Income										
Public Sector Commercial Banks	71.7	70.0	84.3	82.1	81.6	81.4	81.2	81.1	81.6	
Local Private Banks	79.5	78.8	81.1	79.7	79.8	79.8	75.8	75.2	76.8	
Foreign Banks	93.4	86.5	92.6	82.4	83.7	85.2	78.4	79.7	79.6	
Commercial Banks	**79.2**	**78.0**	**82.2**	**80.2**	**80.2**	**80.3**	**76.6**	**76.2**	**77.6**	
Digital Banks							54.7	55.0	56.0	
Specialized Banks	64.2	62.5	74.4	66.9	66.1	63.6	68.2	63.1	63.2	
All Banks	**79.0**	**77.7**	**82.1**	**80.0**	**80.0**	**80.0**	**76.1**	**75.5**	**76.9**	
Cost/Income Ratio										
Public Sector Commercial Banks	59.0	54.2	43.6	46.1	45.0	47.7	55.5	57.8	55.1	
Local Private Banks	42.3	43.3	44.8	45.2	46.8	48.2	49.0	49.4	50.6	
Foreign Banks	10.8	11.5	8.0	9.9	10.0	10.4	10.2	12.0	11.5	
Commercial Banks	**42.8**	**43.4**	**42.9**	**43.9**	**45.0**	**46.5**	**48.5**	**49.1**	**49.8**	
Digital Banks							89.5	89.6	88.2	
Specialized Banks	43.9	40.5	47.1	43.3	39.2	38.7	53.1	45.3	33.7	
All Banks	**42.9**	**43.3**	**42.9**	**43.9**	**44.9**	**46.4**	**49.3**	**49.9**	**50.4**	

 # 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

Indicators	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26	Trend
Trading Income to Gross Income#										
Public Sector Commercial Banks	8.6	9.4	1.8	3.7	4.1	3.4	-1.1	2.1	2.9	
Local Private Banks	3.1	4.1	2.8	3.3	3.2	2.9	8.4	6.7	5.0	
Foreign Banks	0.8	2.4	2.7	3.7	3.0	2.0	0.2	0.0	-0.1	
Commercial Banks	**3.7**	**4.7**	**2.6**	**3.4**	**3.4**	**2.9**	**6.8**	**5.8**	**4.5**	
Digital Banks							0.0	0.0	0.0	
Specialized Banks	5.9	5.7	1.7	3.1	3.2	2.4	0.9	0.7	0.8	
All Banks	**3.7**	**4.7**	**2.6**	**3.4**	**3.4**	**2.9**	**6.6**	**5.6**	**4.4**	
Personnel Expenses to Non-interest Expenses#										
Public Sector Commercial Banks	47.7	44.6	58.6	56.1	54.2	52.9	51.1	53.5	54.4	
Local Private Banks	37.9	37.4	38.3	36.7	36.5	36.4	38.6	37.6	37.5	
Foreign Banks	41.0	44.1	40.2	38.6	39.5	48.4	48.3	40.5	47.1	
Commercial Banks	**39.5**	**38.6**	**41.6**	**39.8**	**39.3**	**39.1**	**40.6**	**40.2**	**40.2**	
Digital Banks							23.3	23.7	24.2	
Specialized Banks	50.8	53.7	54.2	52.0	49.7	53.2	55.7	51.1	41.7	
All Banks	**39.6**	**38.8**	**41.8**	**40.0**	**39.5**	**39.3**	**40.3**	**39.7**	**39.6**	
LIQUIDITY										
Liquid Assets/Total Assets										
Public Sector Commercial Banks	74.1	66.0	69.2	69.5	68.3	67.3	68.9	68.8	67.7	
Local Private Banks	64.1	57.8	63.1	66.7	66.0	65.7	67.2	68.0	66.0	
Foreign Banks	77.7	78.4	89.0	73.8	74.5	75.1	75.1	74.9	77.8	
Commercial Banks	**66.7**	**60.2**	**65.0**	**67.4**	**66.7**	**66.2**	**67.7**	**68.3**	**66.7**	
Digital Banks							76.7	77.0	77.4	
Specialized Banks	73.2	68.1	67.7	61.5	61.6	64.7	67.4	65.4	64.1	
All Banks	**66.7**	**60.3**	**65.1**	**67.4**	**66.6**	**66.2**	**67.7**	**68.3**	**66.7**	
Liquid Assets/Total Deposits										
Public Sector Commercial Banks	119.4	107.0	110.8	100.4	101.0	102.3	109.4	108.6	113.5	
Local Private Banks	97.8	95.7	102.6	106.8	104.1	104.0	106.0	107.0	98.7	
Foreign Banks	200.1	202.6	176.3	152.2	144.4	152.0	156.9	140.8	149.5	
Commercial Banks	**104.6**	**100.8**	**106.1**	**106.6**	**104.5**	**104.8**	**107.7**	**108.0**	**102.2**	
Digital Banks							117.4	117.4	116.4	
Specialized Banks	916.0	649.7	605.1	501.4	566.6	567.3	700.8	454.7	364.3	
All Banks	**106.1**	**101.9**	**107.1**	**107.3**	**105.2**	**105.6**	**108.7**	**108.8**	**103.0**	
Liquid Assets/Short term Liabilities^^#										
Public Sector Commercial Banks	109.3	96.0	97.7	103.4	101.1	96.1	97.0	97.9	88.4	
Local Private Banks	116.8	102.5	109.6	112.1	118.9	115.9	122.2	123.6	124.4	
Foreign Banks	91.3	94.3	110.7	92.5	93.2	94.1	93.4	93.0	115.1	
Commercial Banks	**113.5**	**100.6**	**107.1**	**109.6**	**114.3**	**111.0**	**115.8**	**117.3**	**115.9**	
Digital Banks							94.7	94.4	95.5	
Specialized Banks	94.0	97.5	99.1	100.5	99.8	98.7	101.0	99.0	98.7	
All Banks	**113.1**	**100.6**	**107.0**	**109.5**	**114.1**	**110.8**	**115.5**	**117.0**	**115.6**	
Advances/Deposits										
Public Sector Commercial Banks	32.5	40.1	35.1	30.4	33.1	34.6	36.2	35.4	39.5	
Local Private Banks	36.4	51.7	41.2	35.8	35.4	37.5	36.3	35.0	35.1	
Foreign Banks	50.5	49.8	16.7	48.9	46.0	46.4	49.4	44.4	39.6	
Commercial Banks	**36.0**	**49.4**	**39.4**	**35.0**	**35.3**	**37.2**	**36.6**	**35.3**	**35.9**	
Digital Banks							17.1	17.3	16.3	
Specialized Banks	191.7	191.9	182.0	209.7	222.5	197.6	218.5	154.6	130.6	
All Banks	**36.3**	**49.7**	**39.7**	**35.3**	**35.6**	**37.5**	**36.8**	**35.5**	**36.1**	
Customer Deposits to Total Loans#										
Public Sector Commercial Banks	243.9	209.4	242.2	261.7	240.8	232.7	225.1	231.9	208.7	
Local Private Banks	244.0	174.3	217.2	244.1	249.7	233.9	245.5	250.2	250.5	
Foreign Banks	193.4	197.6	582.2	201.4	214.0	210.3	193.3	218.6	247.4	
Commercial Banks	**242.3**	**180.9**	**225.6**	**246.0**	**247.0**	**233.1**	**240.3**	**246.1**	**242.8**	
Digital Banks							547.3	542.8	577.3	
Specialized Banks	42.2	45.5	46.4	40.9	38.4	44.5	39.8	57.5	67.6	
All Banks	**240.1**	**179.7**	**223.8**	**243.9**	**244.8**	**231.2**	**238.9**	**244.8**	**241.7**	

 # 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

Indicators	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26	Trend
SECTORAL DISTRIBUTION OF LOANS										
Domestic Loans to Total Loans#										
Public Sector Commercial Banks	94.7	95.4	95.0	95.3	95.2	95.3	95.3	95.7	95.0	
Local Private Banks	93.9	93.3	92.7	92.4	92.4	92.0	91.2	91.6	90.5	
Foreign Banks	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Commercial Banks	**94.3**	**93.8**	**93.2**	**93.1**	**93.1**	**92.8**	**92.2**	**92.5**	**91.5**	
Digital Banks							100.0	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	**94.3**	**93.9**	**93.2**	**93.2**	**93.2**	**92.9**	**92.3**	**92.6**	**91.6**	
Public Sector Domestic Loans to Total Loans#										
Public Sector Commercial Banks	30.9	27.2	32.6	33.0	30.0	28.8	28.6	28.0	23.3	
Local Private Banks	21.0	18.2	19.3	17.4	17.2	19.6	18.9	19.8	19.1	
Foreign Banks	83.9	84.7	56.6	84.6	88.0	87.5	87.6	88.6	90.1	
Commercial Banks	**25.0**	**21.4**	**22.1**	**22.4**	**21.7**	**23.1**	**22.6**	**23.1**	**21.6**	
Digital Banks							0.0	0.0	0.0	
Specialized Banks	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	
All Banks	**24.7**	**21.2**	**21.9**	**22.1**	**21.4**	**22.9**	**22.3**	**22.8**	**21.3**	
Domestic Loans to Financial Institutions/Total Loans#										
Public Sector Commercial Banks	1.1	2.8	1.0	1.1	1.0	1.0	1.3	1.6	1.7	
Local Private Banks	2.4	9.6	5.2	4.8	4.7	2.7	2.0	1.9	2.1	
Foreign Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Commercial Banks	**2.1**	**8.2**	**4.4**	**4.0**	**3.9**	**2.4**	**1.8**	**1.8**	**2.0**	
Digital Banks							0.0	0.0	0.0	
Specialized Banks	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
All Banks	**2.1**	**8.1**	**4.3**	**4.0**	**3.9**	**2.3**	**1.8**	**1.8**	**2.0**	
Corporate & SME Sector Domestic Loans to Total Loans#										
Public Sector Commercial Banks	44.6	49.9	41.9	42.0	44.0	45.4	44.4	45.8	47.9	
Local Private Banks	60.6	65.1	62.2	62.9	62.8	60.3	59.7	59.2	57.9	
Foreign Banks	16.0	15.2	43.1	15.3	11.9	12.5	12.3	11.3	9.7	
Commercial Banks	**56.1**	**61.3**	**58.3**	**57.6**	**57.8**	**56.3**	**55.6**	**55.5**	**54.9**	
Digital Banks							0.0	0.0	0.0	
Specialized Banks	4.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
All Banks	**55.5**	**60.7**	**57.7**	**57.0**	**57.1**	**55.8**	**54.9**	**54.9**	**54.3**	
Other Domestic Loans to Total Loans#										
Public Sector Commercial Banks	18.1	15.5	19.4	19.2	20.2	20.1	21.1	20.3	22.0	
Local Private Banks	9.9	0.4	6.0	7.1	7.7	9.3	10.7	10.7	11.4	
Foreign Banks	0.1	0.1	0.3	0.1	0.1	0.1	0.1	0.1	0.1	
Commercial Banks	**11.1**	**2.9**	**8.4**	**9.1**	**9.8**	**11.0**	**12.3**	**12.2**	**13.1**	
Digital Banks							100.0	100.0	100.0	
Specialized Banks	95.9	99.9	99.9	99.9	99.9	99.9	99.9	99.9	99.9	
All Banks	**12.0**	**3.7**	**9.3**	**10.1**	**10.8**	**11.9**	**13.3**	**13.2**	**14.1**	
Overseas Loans to Total Loans#										
Public Sector Commercial Banks	5.3	4.6	5.0	4.7	4.8	4.7	4.7	4.3	5.1	
Local Private Banks	6.1	6.7	7.3	7.6	7.6	8.0	8.8	8.4	9.5	
Foreign Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Commercial Banks	**5.7**	**6.2**	**6.8**	**6.9**	**6.9**	**7.2**	**7.8**	**7.5**	**8.5**	
Digital Banks							0.0	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	**5.7**	**6.1**	**6.8**	**6.8**	**6.8**	**7.1**	**7.7**	**7.4**	**8.4**	
Foreign Currency Loans to Total Loans#										
Public Sector Commercial Banks	5.3	4.6	5.1	4.7	4.8	4.7	4.8	4.4	5.0	
Local Private Banks	11.8	11.9	13.4	13.3	13.4	13.7	14.0	13.6	15.2	
Foreign Banks	84.0	84.8	56.8	84.7	88.0	87.5	87.7	88.9	90.5	
Commercial Banks	**13.0**	**12.5**	**12.3**	**13.9**	**14.0**	**14.1**	**14.3**	**14.0**	**15.2**	
Digital Banks							0.0	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	**12.9**	**12.4**	**12.2**	**13.7**	**13.8**	**13.9**	**14.2**	**13.8**	**15.0**	
Foreign Currency Liabilities to Total Liabilities#										
Public Sector Commercial Banks	8.1	14.2	8.1	7.1	8.6	7.5	7.3	6.8	7.1	
Local Private Banks	9.5	9.3	9.2	9.1	9.2	9.3	9.6	9.1	9.8	
Foreign Banks	53.6	52.3	36.8	41.1	39.2	41.9	44.2	36.2	37.8	
Commercial Banks	**11.0**	**11.9**	**9.8**	**9.6**	**9.9**	**9.9**	**10.1**	**9.4**	**10.1**	
Digital Banks							1.0	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	**10.9**	**11.8**	**9.7**	**9.6**	**9.9**	**9.8**	**10.0**	**9.3**	**10.0**	
Residential Real Estate Loans to Total Loans - All Banks#~	**5.5**	**4.5**	**4.4**	**4.7**	**4.8**	**5.4**	**5.7**	**5.7**		
Commercial Real Estate Loans to Total Loans - All Banks#~	**8.1**	**9.7**	**11.4**	**8.4**	**8.3**	**7.6**	**7.8**	**8.0**		
Spread between lending and deposit rates - All Banks#$	**640**	**594**	**659**	**667**	**618**	**579**	**567**	**602**	**583**	
Spread between highest and lowest interbank rates - All Banks#&	**60**	**90**	**90**	**140**	**40**	**80**	**75**	**110**	**90**	

 # 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

	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
Total Assets	58,770	63,231	63,702	68,997	67,164
Investments (net of provisions)	36,773	39,066	40,100	43,646	41,352
Advances (net of provisions)**	13,230	14,857	14,607	15,362	15,701
Borrowings	14,576	15,849	16,940	17,739	15,915
Deposits	37,208	39,659	39,692	43,332	43,503
Liabilities	54,992	59,227	59,983	64,961	63,097
Paid up Capital	554	548	559	562	561
Equity	3,779	4,004	3,719	4,036	4,066
Profit Before Tax (ytd)	1,207	1,565	410	782	1,158
Profit After Tax (ytd)	556	716	197	370	552
Provisioning Charges (ytd)*	(7)	(10)	(4)	(26)	(32)
Non-Performing Loans	948	964	912	902	930
Provisions Held Against NPLs	1,067	1,039	1,026	994	983
Non-Performing Loans (net)	(120)	(74)	(114)	(92)	(54)

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

	Sep-25		Dec-25		Mar-26		Jun-26		Sep-26	
Growth Rates	**QoQ**	**YoY**	**QoQ**	**YoY**	**QoQ**	**YoY**	**QoQ**	**YoY**	**QoQ**	**YoY**
Assets	(1.3)	12.8	7.6	17.8	0.7	16.6	8.3	15.8	(2.7)	14.3
Investments (Net)	(1.9)	16.7	6.2	31.1	2.6	21.0	8.8	16.4	(5.3)	12.5
Advances (Net)**	0.1	11.2	12.3	(6.0)	(1.7)	11.0	5.2	16.2	2.2	18.7
Borrowings	(2.9)	13.4	8.7	5.6	6.9	13.1	4.7	18.1	(10.3)	9.2
Deposits	(0.6)	13.5	6.6	24.7	0.1	19.6	9.2	15.8	0.4	16.9
Liabilities	(1.6)	12.4	7.7	17.5	1.3	16.9	8.3	16.2	(2.9)	14.7
Paid up Capital	(0.1)	(11.9)	(1.0)	(12.4)	1.9	(12.4)	0.7	1.4	(0.2)	1.3
Equity	3.0	19.0	6.0	21.2	(7.1)	11.7	8.5	10.0	0.7	7.6
KEY FSIs:										
Capital Adequacy Ratio	22.1		20.8		18.6		19.6		18.6	
Capital to Total Assets*	6.5		6.5		5.9		5.9		6.1	
NPLs to Loans (Gross)	6.6		6.1		5.8		5.5		5.6	
Net NPLs to Net Loans	-0.9		-0.5		-0.8		-0.6		-0.3	
ROA (Before Tax)	2.8		2.7		2.6		2.4		2.3	
ROE^ (Before Tax)	45.7		43.3		42.4		39.8		39.0	
Liquid Assets/ Total Deposits	105.2		105.6		108.7		108.8		103.0	
Advances to Deposit Ratio	35.6		37.5		36.8		35.5		36.1	

^ 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

September 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	506,833	3,054,726	128,358	3,689,917	9,296	3,808	3,703,020	(8,529)	343,045
Balances With Other Banks	30,280	262,075	24,374	316,729	2,511	46,605	365,845	(234,055)	20,662
Lending To Financial Institutions	308,645	572,488	210,170	1,091,303	10,701	2,192	1,104,196	81,319	114,008
Investments - Net	7,124,220	32,514,870	1,134,745	40,773,835	203,554	374,201	41,351,590	(2,294,870)	4,578,459
Advances - Net**	2,668,262	12,455,486	397,561	15,521,310	31,392	148,019	15,700,721	339,006	2,471,190
Operating Fixed Assets	102,475	1,088,372	3,121	1,193,968	7,966	30,879	1,232,813	69,164	231,458
Right-of-Use Assets	25,114	257,898	1,441	284,453	2,474	1,167	288,094	22,744	78,660
Intangible Assets	5,640	136,761	27	142,429	4,492	303	147,224	442	1,562
Deferred Tax Assets	33,423	81,850	6,291	121,565	7,906	7,916	137,386	12,048	34,228
Other Assets	518,932	2,554,939	20,454	3,094,325	9,951	28,503	3,132,779	179,441	519,953
TOTAL ASSETS	**11,323,826**	**52,979,465**	**1,926,542**	**66,229,833**	**290,241**	**643,593**	**67,163,668**	**(1,833,292)**	**8,393,225**
LIABILITIES								-	-
Bills Payable	32,814	489,629	4,469	526,912	116	411	527,439	(311,662)	117,263
Borrowings From Financial Institution	3,297,422	11,644,556	619,486	15,561,464	1,393	352,141	15,914,997	(1,823,663)	1,339,111
Deposits And Other Accounts	6,757,785	35,435,617	1,002,919	43,196,321	193,084	113,301	43,502,705	170,914	6,295,181
Sub-ordinated Loans	30,809	167,455	-	198,264	-	-	198,264	38,971	39,377
Liabilities Against Assets Subject To Finance Lease	34,365	333,808	1,326	369,499	2,722	1,314	373,535	26,724	87,246
Deferred Tax Liabilities	280	117,603	91	117,974	-	334	118,309	(48,414)	(114,627)
Other Liabilities	519,614	1,793,541	70,883	2,384,038	44,236	33,706	2,461,979	83,813	341,785
TOTAL LIABILITIES	**10,673,090**	**49,982,209**	**1,699,173**	**62,354,472**	**241,549**	**501,206**	**63,097,228**	**(1,863,317)**	**8,105,336**
NET ASSETS	**650,736**	**2,997,256**	**227,369**	**3,875,361**	**48,692**	**142,387**	**4,066,440**	**30,024**	**287,889**
NET ASSETS REPRESENTED BY:								-	-
Share Capital	104,089	278,915	72,320	455,324	41,281	64,564	561,169	(1,197)	7,283
Reserves	136,475	824,574	153	961,202	52,318	17,509	1,031,029	43,686	107,725
Unappropriated Profit	312,109	1,465,118	155,598	1,932,825	(44,790)	30,938	1,918,973	43,698	272,334
Share Holders' Equity	**552,672**	**2,568,607**	**228,072**	**3,349,351**	**48,809**	**113,010**	**3,511,171**	**86,187**	**387,343**
Surplus/Deficit On Revaluation Of Assets	98,064	428,648	(703)	526,009	(117)	29,377	555,269	(56,163)	(99,454)
TOTAL	**650,736**	**2,997,256**	**227,369**	**3,875,361**	**48,692**	**142,387**	**4,066,440**	**30,024**	**287,889**

PROFIT AND LOSS STATEMENT	PSCB	LPB	FB	CB	DB	SB	All Banks	Change (YoY)
Mark-Up/ Return/Interest Earned	832,516	3,750,419	112,484	4,695,419	30,870	48,411	4,774,699	249,878
Mark-Up/ Return/Interest Expenses	581,569	2,368,825	47,364	2,997,758	3,046	28,591	3,029,396	248,691
Net Mark-Up / Interest Income	**250,947**	**1,381,594**	**65,120**	**1,697,661**	**27,823**	**19,819**	**1,745,304**	**1,187**
Credit loss allowance and write offs - net*	(4,919)	(30,654)	(83)	(35,657)	2,241	1,671	(31,745)	(24,979)
Net Mark-Up / Interest Income After Provisions	**255,867**	**1,412,248**	**65,204**	**1,733,318**	**25,582**	**18,148**	**1,777,048**	**26,166**
Fees, Commission & Brokerage Income	33,377	182,355	4,107	219,839	20,275	1,364	241,478	24,084
Dividend Income	5,557	23,380	-	28,937	-	110	29,048	4,831
Income From Dealing In Foreign currencies	10,244	106,242	12,729	129,215	51	-	129,266	34,415
Income From Derivatives	-	2,351	-	2,351	-	-	2,351	342
Gain/Loss on Securities	8,926	90,539	(82)	99,383	-	244	99,627	26,413
Net Gain/Loss on De-recognition of Financial Assets	(1,559)	-	-	(1,559)	-	-	(1,559)	(576)
Other Income	(121)	12,699	(36)	12,541	1,566	9,823	23,931	(321)
Total Non - Markup / Interest Income	**56,423**	**417,566**	**16,717**	**490,707**	**21,892**	**11,542**	**524,141**	**89,188**
Salaries, Allowance etc.	92,044	341,308	4,443	437,795	10,621	4,414	452,830	66,638
Other Expenses	77,207	568,917	4,997	651,120	33,231	6,166	690,517	98,011
Total Non-Markup/Interest Expenses	**169,251**	**910,225**	**9,439**	**1,088,915**	**43,852**	**10,580**	**1,143,347**	**164,649**
Profit before Tax and Extra ordinary Items	143,038	919,590	72,482	1,135,110	3,623	19,110	1,157,843	(49,296)
Extra ordinary/unusual Items - Gain/(Loss)	-	-	-	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	**143,038**	**919,590**	**72,482**	**1,135,110**	**3,623**	**19,110**	**1,157,843**	**(49,296)**
Less: Taxation	74,802	482,799	34,182	591,782	5,287	9,131	606,200	(45,141)
PROFIT/ (LOSS) AFTER TAX	**68,237**	**436,791**	**38,301**	**543,328**	**(1,664)**	**9,979**	**551,643**	**(4,155)**

** Negative sign indicates reversals*

*** Provisions include general and specific provisions*

Table 1.5: Banks' Group-wise Key Variables

Public Sector Commercial Banks

PKR million

	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
Total Assets	10,176,731	10,996,527	10,728,814	11,431,013	11,323,826
Investments (net of Provisions)	6,631,658	6,944,360	7,117,970	7,485,288	7,124,220
Advances (net of Provisions)**	2,282,357	2,505,591	2,447,047	2,568,938	2,668,262
Borrowings	2,018,153	2,369,428	2,723,295	2,974,568	3,297,422
Deposits	6,885,926	7,233,354	6,755,309	7,246,830	6,757,785
Liabilities	9,507,423	10,302,427	10,144,910	10,802,068	10,673,090
Paid up Capital	104,089	104,089	104,089	104,089	104,089
Equity	669,308	694,100	583,904	628,946	650,736
Profit before tax	182,186	226,375	48,498	94,643	143,038
Profit after tax	84,784	105,391	23,078	44,332	68,237
Provisioning Charges (ytd)*	2,484	5,227	(842)	(10,485)	(4,919)
Non-Performing Loans	320,561	356,605	312,961	317,160	357,699
Provisions Held Against NPLs	363,296	356,778	356,770	343,775	350,129
Non-Performing Loans (net)	(42,735)	(172)	(43,809)	(26,616)	7,570

Local Private Banks

PKR million

	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
Total Assets	46,301,011	49,759,588	50,277,662	54,843,757	52,979,465
Investments (net of Provisions)	28,804,176	30,672,891	31,312,466	34,561,106	32,514,870
Advances (net of Provisions)**	10,400,717	11,786,482	11,569,929	12,190,911	12,455,486
Borrowings	11,666,272	12,446,477	13,147,724	13,856,269	11,644,556
Deposits	29,359,593	31,438,767	31,852,406	34,856,247	35,435,617
Liabilities	43,526,653	46,806,943	47,541,649	51,858,668	49,982,209
Paid up Capital	315,567	310,461	289,324	289,324	278,915
Equity	2,774,358	2,952,645	2,736,014	2,985,089	2,997,256
Profit before tax	928,065	1,204,439	332,584	622,956	919,590
Profit after tax	423,390	544,284	158,685	296,228	436,791
Provisioning Charges (ytd)*	(10,434)	(12,396)	(6,004)	(16,636)	(30,654)
Non-Performing Loans	606,509	585,688	574,130	562,118	547,091
Provisions Held Against NPLs	681,374	663,456	646,853	630,007	611,072
Non-Performing Loans (net)	(74,866)	(77,768)	(72,723)	(67,889)	(63,981)

Foreign Banks

PKR million

	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
Total Assets	1,750,316	1,853,749	1,805,404	1,815,670	1,926,542
Investments (net of Provisions)	1,043,493	1,098,792	1,094,486	1,084,975	1,134,745
Advances (net of Provisions)**	415,339	425,033	427,104	428,507	397,561
Borrowings	567,654	649,930	648,061	527,318	619,486
Deposits	903,080	915,521	864,266	965,715	1,002,919
Liabilities	1,543,297	1,629,680	1,580,217	1,572,465	1,699,173
Paid up Capital	73,666	73,378	72,904	72,603	72,320
Equity	207,018	224,068	225,186	243,205	227,369
Profit before tax	79,805	105,583	24,381	49,714	72,482
Profit after tax	39,523	52,918	13,724	26,194	38,301
Provisioning Charges (ytd)*	3	(17)	92	(91)	(83)
Non-Performing Loans	393	391	390	389	291
Provisions Held Against NPLs	1,905	1,162	1,498	1,377	1,263
Non-Performing Loans (net)	(1,511)	(771)	(1,109)	(989)	(972)

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

Digital Banks

PKR million

	Mar-26	Jun-26	Sep-26
Total Assets	242,234	258,774	290,241
Investments (net of Provisions)	159,340	166,314	203,554
Advances (net of Provisions)**	27,124	29,396	31,392
Borrowings	2,136	527	1,393
Deposits	158,182	169,878	193,084
Liabilities	201,161	216,575	241,549
Paid up Capital	31,825	35,786	41,281
Equity	41,073	42,199	48,692
Profit before tax	831	1,914	3,623
Profit after tax	(982)	(2,655)	(1,664)
Provisioning Charges (ytd)*	734	1,379	2,241
Non-Performing Loans	871	994	967
Provisions Held Against NPLs	1,640	1,746	1,909
Non-Performing Loans (net)	(769)	(751)	(941)

Specialized Banks

PKR million

	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
Total Assets	542,385	621,585	648,136	647,745	643,593
Investments (net of Provisions)	293,805	349,777	415,885	348,776	374,201
Advances (net of Provisions)**	131,117	140,213	136,113	143,964	148,019
Borrowings	323,807	382,813	418,642	379,978	352,141
Deposits	58,925	70,944	62,290	93,121	113,301
Liabilities	414,518	487,907	515,080	510,768	501,206
Paid up Capital	60,564	60,564	60,564	60,564	64,564
Equity	127,867	133,678	133,057	136,977	142,387
Profit before tax	17,082	28,596	3,474	12,857	19,110
Profit after tax	8,101	12,980	2,137	5,682	9,979
Provisioning Charges (ytd)*	1,180	(2,341)	1,804	57	1,671
Non-Performing Loans	20,307	21,638	23,344	21,404	23,529
Provisions Held Against NPLs	20,757	17,227	18,831	17,038	18,767
Non-Performing Loans (net)	(450)	4,411	4,513	4,366	4,762

** Negative sign indicates reversals*

*** Provisions include general and specific provisions.*

Table 1.6: Concentration in the Banking System

September 30, 2026 (Un-audited)

Percent

Indicators	Top 5 Banks	6-10 Banks	11-20 Banks	21-27 Banks	FBs	SBs	Industry
Asset							
Share of Total Assets	57.3	23.9	13.3	1.7	2.9	1.0	100.0
Share of Total Investments	62.1	22.4	10.3	1.6	2.7	0.9	100.0
of which investment in Government Securities	96.0	95.2	97.0	99.0	100.0	96.3	96.1
Advances							
Advances: public	49.9	28.3	11.7	0.7	9.5	0.0	100.0
Advances: private	47.9	27.5	21.1	2.0	0.3	1.3	100.0
Sectoral Distribution of Loans							
Corporate Sector	49.1	28.3	20.5	1.7	0.4	0.0	100.0
SMEs	42.4	36.1	19.6	1.9	0.0	0.0	100.0
Agriculture	42.5	27.7	8.1	0.1	0.0	21.6	100.0
Consumer Finance	42.5	33.1	20.1	4.3	0.0	0.0	100.0
Commodity Financing	52.0	25.1	22.8	0.1	0.0	0.0	100.0
Staff Loans	55.2	27.6	14.3	2.2	0.2	0.5	100.0
Others	53.2	0.3	0.0	0.0	46.5	0.0	100.0
Total	48.3	27.7	18.9	1.7	2.4	1.0	100.0
NPLs / Gross Loans	6.5	3.9	5.1	14.2	0.1	14.1	5.6
Net NPLs / Capital	-2.6	-0.4	-0.1	1.0	-0.4	3.9	-1.3
Liabilities							
Share of Total Deposits	52.8	26.8	16.1	1.7	2.3	0.3	100.0
Customer Fixed Deposits	44.5	30.3	18.0	2.0	4.0	1.1	100.0
Customer CASA	54.9	26.6	14.5	1.7	2.1	0.1	100.0
Customer Deposits others	40.9	35.1	21.9	1.6	0.4	0.1	100.0
Financial Institutions Remunerative Deposits	46.5	21.7	29.4	2.3	0.1	0.0	100.0
Financial Institutions Non-Remunerative Deposits	69.2	10.7	18.4	0.1	1.5	0.0	100.0
Capital Adequacy							
Capital/RWA (Capital Adequacy Ratio)	18.0	17.7	16.0	20.2	54.9	44.5	18.6
Tier 1 Capital / RWA	14.8	14.4	14.1	19.0	54.8	41.2	15.7
Capital / Total Assets	5.3	6.6	6.7	7.3	11.9	19.0	6.1
Share of Risk Weighted Assets	51.0	27.2	16.9	1.9	1.9	1.2	100.0
Earning & Profitability							
Profit/Loss (Before Tax)	56.8	23.6	11.8	-0.1	6.3	1.7	100.0
Net Interest Income / Gross Income	78.6	76.6	75.6	58.3	79.6	63.2	76.9
Non-Interest Expense / Gross Income	45.6	53.3	63.3	102.1	11.5	33.7	50.4
Provision Expense to Gross Income	-1.4	-0.7	-4.0	0.1	-0.1	5.3	-1.4
Liquidity							
Liquid Assets / Total Assets	71.1	61.7	55.0	62.7	77.8	64.1	66.7
Liquid Assets / Total Deposits	119.0	85.0	70.1	94.3	149.5	364.3	103.0
Advances to deposits ratio	32.6	38.0	42.9	31.7	39.6	130.6	36.1

Deposits:

Table 1.7a: Total Deposits by Category & Currency

PKR billion

	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
DEPOSITS	**37,208**	**39,659**	**39,692**	**43,332**	**43,503**
Customers	**34,993**	**36,751**	**37,346**	**40,041**	**40,324**
Fixed Deposits	5,819	6,438	6,115	6,568	7,052
Saving Deposits	13,817	14,285	14,313	14,611	14,572
Current Account	14,906	15,581	16,381	18,043	18,138
Remunerative					
Non-remunerative					
Others	450	446	538	819	563
Financial Institutions	**2,215**	**2,908**	**2,346**	**3,291**	**3,178**
Remunerative Deposits	1,530	2,168	1,651	2,545	2,410
Non-remunerative Deposits	685	740	696	746	768
Break up of Deposits Currency Wise	**37,208**	**39,659**	**39,692**	**43,332**	**43,503**
Local Currency Deposits	32,837	35,124	35,177	38,566	38,465
Foreign Currency Deposits	4,370	4,535	4,515	4,765	5,037

Table 1.7b: Domestic Deposits by Category & Currency

PKR billion

	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
DEPOSITS	**35,211**	**37,452**	**37,494**	**40,889**	**40,827**
Customers	**33,059**	**34,607**	**35,227**	**37,661**	**37,732**
Fixed Deposits	5,197	5,812	5,507	5,838	6,326
Saving Deposits	13,716	14,165	14,185	14,509	14,465
Current Accounts	13,710	14,202	15,018	16,513	16,396
Remunerative					
Non-remunerative					
Others	436	428	517	801	544
Financial Institutions	**2,152**	**2,845**	**2,266**	**3,227**	**3,095**
Remunerative Deposits	1,478	2,119	1,588	2,500	2,362
Non-remunerative Deposits	674	727	678	728	733
Break up of Deposits Currency Wise	**35,211**	**37,452**	**37,494**	**40,889**	**40,827**
Local Currency Deposits	32,837	35,124	35,177	38,566	38,465
Foreign Currency Deposits	2,374	2,328	2,316	2,322	2,361

Asset Quality:

Table 1.8: Asset Quality of the Banking System

Selected Indicators of Asset Quality

PKR million

	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
Advances (Gross)	14,296,863	15,895,941	15,632,909	16,355,659	16,683,861
NPLs	947,770	964,322	911,696	902,065	929,577
Provisions (General+Specific)	1,067,332	1,038,622	1,025,592	993,944	983,140
Advances (net)	13,229,531	14,857,319	14,607,317	15,361,715	15,700,721
Net NPLs	(119,562)	(74,300)	(113,896)	(91,879)	(53,563)
	-	-	-	-	-

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

PKR million

	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
OAEM	10,790	25,233	17,211	12,894	14,830
Sub Standard	54,706	106,797	57,856	49,932	41,670
Doubtful	53,702	47,352	49,221	63,333	98,460
Loss	828,572	784,940	787,409	775,906	774,618
Total	947,770	964,322	911,696	902,065	929,577
	-	-	-	-	-

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

PKR million

	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
OAEM	5,080	7,398	8,272	6,189	5,865
Sub Standard	30,581	87,255	33,034	25,159	20,500
Doubtful	54,768	30,065	29,941	39,351	39,520
Loss	800,066	759,961	769,102	731,968	732,090
Total	890,495	884,679	840,349	802,667	797,975

Stage-wise Expected Credit Loss

PKR million

	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
Stage 1 - ECL Performing	67,968	49,220	83,355	97,174	95,762
Stage 2 - ECL Under-Performing	82,247	74,258	71,781	64,402	65,417
Stage 3 - ECL Non-Performing	890,495	884,679	840,349	802,667	797,975
Total	1,040,710	1,008,157	995,486	964,243	959,154

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

Amount in PKR million, ratio in percent

	Sep-25			Dec-25			Mar-26			Jun-26			Sep-26		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	**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**	**11,088,137**	**644,710**	**5.8**
Fixed Investments	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	5,267,410	323,064	6.1
Working Capital	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	3,313,142	228,334	6.9
Trade Finance	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	2,507,586	93,312	3.7
SMEs Sector	**693,052**	**89,438**	**12.9**	**902,935**	**113,049**	**12.5**	**901,331**	**113,628**	**12.6**	**943,018**	**109,962**	**11.7**	**1,146,791**	**123,225**	**10.7**
Fixed Investments	339,004	25,527	7.5	411,970	26,852	6.5	438,902	28,211	6.4	492,936	29,984	6.1	562,736	33,840	6.0
Working Capital	320,645	56,382	17.6	446,816	78,347	17.5	415,142	77,574	18.7	403,158	75,204	18.7	501,681	82,180	16.4
Trade Finance	33,404	7,528	22.5	44,149	7,851	17.8	47,287	7,843	16.6	46,924	4,774	10.2	82,374	7,205	8.7
Agriculture Sector	**633,976**	**49,567**	**7.8**	**673,606**	**102,777**	**15.3**	**671,474**	**59,921**	**8.9**	**728,774**	**46,894**	**6.4**	**764,038**	**81,805**	**10.7**
Consumer sector	**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**	**1,327,899**	**43,354**	**3.3**
i. Credit cards	171,993	3,286	1.9	182,412	3,445	1.9	188,148	3,801	2.0	206,437	4,258	2.1	231,370	4,318	1.9
ii. Auto loans	296,891	4,552	1.5	308,914	4,048	1.3	337,827	4,187	1.2	364,603	4,133	1.1	395,976	4,299	1.1
iii. Consumer durable	2,674	89	3.3	2,732	80	2.9	2,852	83	2.9	2,774	99	3.6	3,667	86	2.4
iv. Mortgage loans	217,858	15,057	6.9	225,155	14,632	6.5	232,467	14,837	6.4	273,951	14,510	5.3	363,307	12,982	3.6
v. Other personal loans	298,703	23,075	7.7	312,495	22,205	7.1	307,660	22,102	7.2	315,812	21,805	6.9	333,578	21,668	6.5
Commodity financing	**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**	**1,270,622**	**15,993**	**1.3**
Cotton	90,908	10,612	11.7	130,686	5,068	3.9	94,442	5,393	5.7	90,438	8,576	9.5	145,527	5,679	3.9
Rice	12,466	2,240	18.0	39,631	1,238	3.1	34,545	1,324	3.8	30,898	1,961	6.3	25,589	2,725	10.6
Sugar	200,729	5,789	2.9	226,850	1,183	0.5	278,058	4,945	1.8	262,044	5,613	2.1	207,417	4,867	2.3
Wheat	792,178	1,718	0.2	875,306	1,365	0.2	795,097	2,316	0.3	774,197	2,287	0.3	799,023	2,287	0.3
Others	108,060	3,498	3.2	39,147	442	1.1	50,028	439	0.9	85,064	435	0.5	93,065	435	0.5
Staff Loans	**306,594**	**4,553**	**1.5**	**315,322**	**4,798**	**1.5**	**321,064**	**4,725**	**1.5**	**303,655**	**4,955**	**1.6**	**313,451**	**5,301**	**1.7**
Others	**718,251**	**22,991**	**3.2**	**764,269**	**17,784**	**2.3**	**765,967**	**17,918**	**2.3**	**761,121**	**15,316**	**2.0**	**772,923**	**15,190**	**2.0**
Total	**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**	**16,683,861**	**929,577**	**5.6**

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

Amount in PKR million, ratio in percent

	Sep-25			Dec-25			Mar-26			Jun-26			Sep-26		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	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	1,538,487	90,593	5.9
Automobile/Transportation	150,784	21,760	14.4	216,332	21,772	10.1	178,445	19,352	10.8	165,393	13,882	8.4	168,336	13,507	8.0
Cement	197,729	9,566	4.8	220,577	10,352	4.7	268,719	9,872	3.7	261,451	11,325	4.3	248,182	11,361	4.6
Chemical & Pharmaceuticals	545,186	15,057	2.8	677,851	13,087	1.9	624,204	12,924	2.1	743,088	8,040	1.1	675,429	7,862	1.2
Electronics	165,129	18,391	11.1	202,526	18,318	9.0	201,566	17,214	8.5	207,232	18,235	8.8	218,822	18,073	8.3
Financial	888,239	9,557	1.1	869,189	7,362	0.8	704,941	6,833	1.0	711,045	5,803	0.8	978,302	6,243	0.6
Individuals	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	1,688,485	39,179	2.3
Insurance	4,664	62	1.3	4,081	62	1.5	3,841	62	1.6	5,721	62	1.1	5,731	62	1.1
Others	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	3,855,964	323,538	8.4
Production/Transmission of Energy	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	1,642,197	64,131	3.9
Shoes & Leather garments	42,062	2,978	7.1	44,829	2,789	6.2	45,689	2,716	5.9	54,898	4,188	7.6	52,808	4,998	9.5
Sugar	281,402	49,720	17.7	392,510	44,205	11.3	672,969	41,425	6.2	597,592	39,498	6.6	473,093	37,826	8.0
Textile	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	2,500,130	174,516	7.0
Mining and Quarying	42,860	137	0.3	48,445	1,096	2.3	56,875	3,867	6.8	53,849	104	0.2	95,094	104	0.1
Other Leather Garments	9,542	1,333	14.0	16,560	1,164	7.0	14,836	1,136	7.7	9,986	1,017	10.2	9,607	899	9.4
Construction	257,826	44,171	17.1	328,275	36,163	11.0	356,886	35,760	10.0	359,259	39,665	11.0	364,116	38,595	10.6
Gas, Water, Sanitary	156,626	5,778	3.7	111,334	5,423	4.9	127,021	5,382	4.2	82,491	2,638	3.2	84,937	2,730	3.2
Wholesale and Retail Trade	494,439	55,031	11.1	629,392	53,429	8.5	595,845	51,582	8.7	754,535	62,415	8.3	855,627	65,624	7.7
Exports/Imports	17,103	1,441	8.4	14,501	983	6.8	15,667	959	6.1	4,688	308	6.6	5,430	306	5.6
Transportation, Storage and Communication	552,568	10,883	2.0	634,390	11,797	1.9	681,920	14,003	2.1	714,603	9,361	1.3	819,495	8,507	1.0
Services	232,721	10,637	4.6	388,171	18,528	4.8	407,028	19,268	4.7	440,599	19,993	4.5	403,590	20,926	5.2
Total	**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**	**16,683,861**	**929,577**	**5.6**

Table 1.11: Investments as Per Remaining Maturity

PKR Billion

	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
Up to one month	2,038	856	1,730	2,980	2,105
Over one month up to three months	2,351	1,491	2,372	2,260	2,481
Over three months up to six months	1,952	3,945	2,387	3,593	2,300
Over six months up to one year	4,607	5,390	5,099	5,131	4,183
Over one year up to two years	4,119	2,739	2,483	2,754	3,536
Over two years up to three years	5,812	4,535	5,643	6,592	6,920
Over three years up to five years	7,743	7,674	7,642	6,481	5,347
Over five years up to ten years	7,546	11,699	12,193	13,058	13,636
Over ten years	604	737	552	798	844
Total Investments	**36,773**	**39,066**	**40,100**	**43,646**	**41,352**

Soundness & Resilience:

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

Amount in PKR billion, ratio in percent

Items	Sep-25		Dec-25		Mar-26		Jun-26		Sep-26	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Loans & advances	1,230	27.2	1,633	27.1	421	27.0	804	26.0	1,254	26.3
Investments	3,003	66.4	4,204	69.7	1,110	71.1	2,216	71.8	3,408	71.4
Deposits, repo and others	292	6.5	192	3.2	30	1.9	66	2.1	112	2.4
Total	**4,525**	**100.0**	**6,028**	**100.0**	**1,560**	**100.0**	**3,085**	**100.0**	**4,775**	**100.0**

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

Amount in PKR billion, ratio in percent

Items	Sep-25		Dec-25		Mar-26		Jun-26		Sep-26	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Deposits	1,458	52.4	1,961	52.9	506	53.2	1,008	51.8	1,579	52.1
Securities sold under repurchased agreement	1,067	38.4	1,407	38.0	353	37.2	760	39.1	1,174	38.8
Borrowings	204	7.3	273	7.4	73	7.7	141	7.2	213	7.0
Others	51	1.8	63	1.7	18	1.9	36	1.8	63	2.1
Total	**2,781**	**100.0**	**3,704**	**100.0**	**951**	**100.0**	**1,946**	**100.0**	**3,029**	**100.0**

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

	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
Less than the minimum required level	1	-	-	1	1
Above minimum required level but below 15 percent	1	4	5	4	6
Over 15 percent	29	28	28	28	26
Total	31	32	33	33	33

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

September 30, 2026 (Un-audited)

PKR million

		All Banks and DFIs	PSCBs	LPB	FB	DB	SB	All Banks	DFIs
1.1	**Common Equity Tier 1**								
1.1.1	**Fully Paid-up capital/Capital deposited with SBP**	**682,090**	**119,689**	**288,627**	**72,320**	**38,094**	**64,564**	**583,294**	**98,796**
1.1.2	Balance in Share Premium Account	98,043	2,215	47,602	-	48,226	-	98,043	-
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)	846,908	95,615	691,045	164	-	17,546	804,370	42,538
1.1.6	FX Translation Reserves	43,876	23,209	20,666	-	-	-	43,876	-
1.1.7	Gain/(Losses) on derivatives held as Cash Flow Hedge	(2,105)	-	-	-	(2,105)	-	(2,105)	-
1.1.8	Un-appropriated/ un-remitted profits/ (Losses)	2,152,005	312,189	1,604,761	156,956	(46,229)	31,476	2,059,153	92,851
1.1.9	Add-Back for Implementation of IFRS-9	24,043	13,729	9,930	263	-	-	23,921	122
1.1.10	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	**3,843,884**	**566,383**	**2,661,919**	**229,703**	**37,986**	**113,586**	**3,609,577**	**234,307**
	Regulatory Adjustments for calculation of CET1	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
1.1.11	Goodwill (net of related deferred tax liability)	18,613	2,601	16,011	-	-	-	18,612	1
1.1.12	All other intangibles (net of any associated deferred tax liability)	66,575	3,648	59,878	27	2,441	299	66,293	282
1.1.13	Shortfall in provisions against classified assets (without considering any tax impact)	-	-	-	-	-	-	-	-
1.1.14	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	13,463	685	12,779	-	-	-	13,463	-
1.1.15	Defined benefit pension fund net assets	23,981	-	21,041	-	-	-	21,041	2,941
1.1.16	Reciprocal cross holdings in CET1 capital instruments of banking, financial, and insurance entities	22,193	2,434	19,758	-	-	-	22,193	-
1.1.17	Cash flow hedge reserve	694	-	694	-	-	-	694	-
1.1.18	Investment in own shares/ CET1 instruments	598	180	418	-	-	-	598	-
1.1.19	Any increase in equity capital resulting from a securitization transaction	-	-	-	-	-	-	-	-
1.1.20	Capital shortfall of regulated subsidiaries	-	-	-	-	-	-	-	-
1.1.21	Deficit on account of revaluation from bank's holdings of fixed assets/ AFS	5,127	-	5,124	3	-	-	5,127	-
	Regulatory Adjustments for calculation of Common Equity Tier 1	151,244	9,547	135,703	30	2,441	299	148,021	3,224
1.1.22	**CET 1 after Regulatory Adjustments above**	**3,692,639**	**556,835**	**2,526,217**	**229,672**	**35,545**	**113,286**	**3,461,556**	**231,083**
1.1.23	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)	20,523	11,952	7,594	-	-	-	19,546	978
1.1.24	**CET1 after Regulatory Adjustment above**	**3,672,116**	**544,883**	**2,518,623**	**229,672**	**35,545**	**113,286**	**3,442,010**	**230,105**
1.1.25	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	25,782	-	20,295	-	-	-	20,295	5,488
1.1.26	Deferred Tax Assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	24,876	12,451	12,425	-	-	-	24,876	-
1.1.27	**CET1 after Regulatory Adjustment above**	**3,621,458**	**532,432**	**2,485,904**	**229,672**	**35,545**	**113,286**	**3,396,840**	**224,618**
1.1.28	Amount exceeding 15% threshold (significant Investments and DTA)	1,369	-	1,369	-	-	-	1,369	-
1.1.29	CET1 after above adjustment	3,620,089	532,432	2,484,535	229,672	35,545	113,286	3,395,471	224,618
1.1.30	National specific regulatory adjustments applied to CET1 capital	405	-	21	-	-	-	21	384
1.1.31	Investment in TFCs of other banks exceeding the prescribed limit	405	-	21	-	-	-	21	384
1.1.32	Any other deduction specified by SBP	-	-	-	-	-	-	-	-
1.1.33	CET1 after Regulatory Adjustment above	3,619,684	532,432	2,484,514	229,672	35,545	113,286	3,395,450	224,234
1.1.34	Adjustment to CET1 due to insufficient AT 1 and T2 to cover adjustments	11,720	-	-	618	20	-	638	11,082
1.1.35	Common Equity Tier 1 (after regulatory adjustments)	3,607,965	532,432	2,484,514	229,055	35,525	113,286	3,394,813	213,152
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	-	-	-	-	-	-	-	-
1.2.6	Investment in own AT1 capital instruments	-	-	-	-	-	-	-	-
1.2.7	Reciprocal cross holdings in Additional Tier 1 capital instruments of banking, financial, and insurance entities	3,985	-	3,985	-	-	-	3,985	-
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)	4,453	-	-	-	-	-	-	4,453
1.2.9	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	5,542	-	5,542	-	-	-	5,542	-
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	7,266	-	-	618	20	-	638	6,628
	Regulatory Adjustments for calculation of Additional Tier 1 Capital	21,246	-	9,527	618	20	-	10,165	11,082
1.2.12	Amount of Regulatory Adjustment applied to AT1 capital	9,527	-	9,527	-	-	-	9,527	-
1.2.13	Additional Tier 1 (after regulatory adjustments)	86,324	11,968	74,356	-	-	-	86,324	-
1.2.14	Additional Tier 1 capital recognized for capital adequacy	86,324	11,968	74,356	-	-	-	86,324	-
1.2.15	**Tier 1 Capital**	**3,694,289**	**544,400**	**2,558,871**	**229,055**	**35,525**	**113,286**	**3,481,137**	**213,152**
1.2.16	Tier 1 Capital recognized for CAR (CET1 + Admissible AT1)	3,694,289	544,400	2,558,871	229,055	35,525	113,286	3,481,137	213,152

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

September 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	93,229	15,412	77,817	-	-	-	93,229	-
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	123,777	23,688	95,736	218	393	1,934	121,969	1,807
2.5	Revaluation Reserves (net of taxes)**	477,065	94,439	353,455	(618)	(117)	20,270	467,429	9,636
2.5.1	Pertaining to Fixed Assets	332,480	52,423	257,233	-	-	18,483	328,140	4,341
2.5.2	Unrealized Gains/Losses on AFS	144,585	42,015	96,223	(618)	(117)	1,787	139,290	5,295
2.6	Undisclosed/Other Reserves (if any)	178	-	-	-	-	-	-	178
2.7	T2 before regulatory adjustments	698,243	133,539	531,003	(399)	275	22,204	686,622	11,621
2.8	Regulatory Adjustments for calculation of Tier 2 Capital	-	-	-	-	-	-	-	-
2.9	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	-	-	-	-	-	-	-	-
2.10	**Reciprocal cross holdings in Tier 2 of banking, financial, and insurance entities**	**167**	**2**	**165**	**-**	**-**	**-**	**167**	**-**
2.11	Investment in own Tier 2 capital instrument	12	-	12	-	-	-	12	-
2.12	**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)**	**10,951**	**-**	**1,765**	**-**	**-**	**-**	**1,765**	**9,186**
2.13	Significant investments in the capital instruments issued by banking, financial and insurance entities that are outside the scope of regulatory consolidation	10,141	-	10,141	-	-	-	10,141	-
2.14	Sum regulatory adjustment for calculation of Tier-2 capital	21,270	2	12,082	-	-	-	12,084	9,186
2.15	Amount of Regulatory Adjustment applied to T2 capital	14,003	2	12,082	(618)	(20)	-	11,446	2,558
2.16	Tier 2 Capital (after regulatory adjustments)	684,240	133,537	518,921	218	295	22,204	675,176	9,064
2.17	Tier 2 Capital recognized for capital adequacy	655,617	133,537	503,291	218	295	9,211	646,553	9,064
2.18	**Portion of Additional Tier 1 capital recognized in Tier 2 Capital**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
2.19	Total Tier 2 admissible for capital adequacy	655,617	133,537	503,291	218	295	9,211	646,553	9,064
	TOTAL CAPITAL	4,378,528	677,937	3,077,791	229,273	35,820	135,491	4,156,313	222,216
3	**Total Capital Recognized for Capital Adequacy Ratio (T1 recognized + Tier 2 admissible)**	**4,349,906**	**677,937**	**3,062,162**	**229,273**	**35,820**	**122,497**	**4,127,690**	**222,216**
4	**Total Risk Weighted Assets**	**22,615,347**	**3,570,704**	**17,796,753**	**417,722**	**113,414**	**275,262**	**22,173,854**	**441,492**
4.1	Total Credit Risk Weighted Assets	15,490,033	2,363,416	12,451,803	155,306	36,237	196,869	15,203,631	286,402
4.2	Total Market Risk Weighted Assets	2,360,426	562,223	1,668,497	49,497	5,070	20,529	2,305,815	54,610
4.3	Total Operational Risk Weighted Assets	4,764,888	645,066	3,676,453	212,919	72,107	57,864	4,664,408	100,480
5	**Capital Adequacy Ratios**								
5.1	CET1 to total RWA	16.0%	14.9%	14.0%	54.8%	31.3%	41.2%	15.3%	48.3%
5.2	Tier-1 capital to total RWA	16.3%	15.2%	14.4%	54.8%	31.3%	41.2%	15.7%	48.3%
5.3	Total capital to total RWA	19.2%	19.0%	17.2%	54.9%	31.6%	44.5%	18.6%	50.3%

Table 1.15: Stress Testing Results of the Banking System

September 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	0	1	2	29
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	0	1	2	29
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	0	1	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	0	31
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	0	31
				NPLR	Critical NPLR	Difference
C-11	Critical Infection Ratio (The ratio of NPLs to Loans where capital would wipe out)	Hypothetical		5.6%	61.3%	55.7%
			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	1	30
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	0	1	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		0	0	0
				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		0	0	0
				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

Mar-26	Jun-26	Sep-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 (19)	**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.
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)**	**D. Digital Banks (3)**
Easypaisa Bank Limited	Easypaisa Bank Limited	Easypaisa Bank Limited
Mashreq Bank Pakistan Limited	Mashreq Bank Pakistan Limited	Mashreq Bank Pakistan Limited
Raqami Islamic Digital Bank Limited	Raqami Islamic Digital Bank Limited	Raqami Islamic Digital Bank Limited
E. 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 (28)	**All Commercial Banks (28)**	**All Commercial Banks (28)**
Include A + B + C	Include A + B + C	Include A + B + C
All Banks (33)	**All Banks (33)**	**All Banks (33)**
Include A + B + C + D + E	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

	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26	Trend
Capital							
Total Capital to Total RWA*	20.4	20.5	17.5	17.7	17.8	16.9	
Tier 1 Capital to Total RWA*	17.7	17.9	15.4	16.1	16.1	15.3	
Capital to Total Assets	7.5	7.5	7.2	7.1	6.8	6.8	
Asset Quality							
NPFs to Total Financing	3.5	3.4	2.4	2.4	2.2	2.2	
Provisions to NPFs**	118.1	116.9	119.7	125.0	125.7	124.9	
Net NPFs to Net Financing	-0.6	-0.6	-0.5	-0.6	-0.6	-0.6	
Net NPFs to Capital#	-2.7	-2.5	-2.7	-3.3	-3.2	-2.9	
Earnings							
ROA before Tax	3.6	3.4	3.4	3.3	2.9	3.0	
ROA after Tax	1.9	1.8	1.8	1.8	1.6	1.7	
ROE before Tax	47.2	44.8	45.3	47.7	43.3	44.9	
ROE after Tax	25.4	24.0	24.7	26.2	23.8	24.8	
Net Mark-Up Income to Gross Income	87.2	86.2	85.9	84.5	86.6	87.0	
Operating Expense to Gross Income	42.1	45.0	45.5	49.8	47.6	47.3	
Trading Income to Gross Income#	1.3	1.7	1.9	3.3	0.9	1.0	
Personnel Expenses to Non-interest Expenses#	36.2	37.2	37.7	39.8	36.8	37.4	
Liquidity							
Liquid Assets to Total Assets	51.6	54.3	52.2	53.7	55.6	56.6	
Liquid Assets to Total Deposits	66.8	69.8	68.4	69.7	71.8	74.4	
Liquid Assets/Short term Liabilities#	119.4	128.9	117.2	125.0	125.0	123.6	
Financing to Deposits	42.3	41.7	51.2	49.4	47.4	46.4	
Customer Deposits to Total Financing#	202.3	209.0	167.9	178.0	179.5	187.5	

^ 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 Bl

*** Provisions include general and specific provisions*

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

September 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	592,194	455,886	1,048,080	75,177	167,790
Balances With Other Banks	34,137	15,111	49,247	(34,804)	1,738
Due from Financial Institutions	57,502	137,762	195,264	(156,358)	(181,055)
Investments - Net	4,679,146	4,024,824	8,703,969	790,350	2,427,916
Financing - Net	3,198,021	2,921,032	6,119,053	113,949	2,009,677
Operating Fixed Assets	171,616	82,606	254,222	13,229	49,046
Right-of-Use Assets	47,871	73,145	121,017	11,246	33,739
Intangible Assets	16,847	75	16,922	1,225	4,308
Deferred Tax Assets	42,682	1,401	44,083	12,947	29,921
Other Assets	468,522	312,994	781,516	161,560	109,747
TOTAL ASSETS	**9,308,538**	**8,024,835**	**17,333,373**	**988,522**	**4,652,826**
LIABILITIES				-	-
Bills Payable	126,746	61,817	188,563	(110,198)	60,022
Due to Financial Institution	1,100,761	669,047	1,769,808	313,855	699,103
Deposits And Other Accounts	7,073,135	6,111,498	13,184,634	515,512	3,334,858
Sub-ordinated Loans	37,234	-	37,234	-	7,000
Liabilities Against Assets Subject To Finance Lease	79,814	87,613	167,428	14,555	43,959
Deferred Tax Liabilities	-	(1,016)	(1,016)	(790)	(18,867)
Other Liabilities	321,626	546,178	867,803	193,949	357,646
TOTAL LIABILITIES	**8,739,316**	**7,475,138**	**16,214,454**	**926,883**	**4,483,722**
NET ASSETS	**569,222**	**549,698**	**1,118,919**	**61,639**	**169,104**
NET ASSETS REPRESENTED BY: -				-	-
Share Capital	98,859	63,402	162,261	5,065	18,465
Reserves	110,786	8,001	118,787	7,361	23,303
Unappropriated Profit	349,343	498,182	847,525	61,818	198,499
Share Holders' Equity	558,987	569,585	1,128,573	74,245	240,267
Surplus/Deficit On Revaluation Of Assets	10,234	(19,888)	(9,654)	(12,606)	(71,163)
TOTAL	**569,222**	**549,698**	**1,118,919**	**61,639**	**169,104**

PROFIT AND LOSS STATEMENT	Islamic Banks	Islamic Banking Branches	Islamic Banking Institutions^	Change
				YoY
Mark-Up Income	612,706	517,255	1,129,961	245,913
Mark-Up Expenses	302,285	245,524	547,810	136,048
Net Mark-Up Income	**310,421**	**271,731**	**582,152**	**109,865**
Credit Loss Allowance & Write-offs - Net	(9,127)	9,046	(81)	3,500
Net Mark-Up Income After Credit Loss Allowance and Write-offs	**319,548**	**262,685**	**582,233**	**106,365**
Fees, Commission & Brokerage Income	38,214	15,650	53,865	8,097
Dividend Income	2,834	71	2,905	1,423
Income From Dealing In Foreign Currencies	18,325	2,597	20,922	3,874
Income From Derivatives	-	-	-	-
Gain/Loss on Securities	5,431	1,078	6,509	(2,828)
Net Gain/Loss on Derecognition of Financial Assets	-	-	-	-
Other Income	1,594	1,311	2,905	827
Total Non - Markup Income	**66,399**	**20,706**	**87,105**	**11,393**
Total Income	**385,946**	**283,392**	**669,338**	**117,758**
Salaries, Allowance etc.	68,756	49,643	118,399	26,672
Other Expenses	115,132	83,099	198,232	43,387
Total Non-Markup Expenses	**183,888**	**132,742**	**316,631**	**70,058**
Profit before Tax and Extra ordinary Items	202,058	150,649	352,707	47,700
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	**202,058**	**150,649**	**352,707**	**47,700**
Less: Taxation	107,021	50,933	157,954	16,306
PROFIT/ (LOSS) AFTER TAX	**95,037**	**99,716**	**194,753**	**31,394**

^ 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 March 31, 2026	As of June 30, 2026	As of September 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	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 23 (7+16)	**Grand Total 23 (7+16)**	**Grand Total 23 (7+16)**

3. Development Finance Institutions

Table 3.1: Financial Soundness Indicators of DFIs

Percent

	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26	Trend
Capital								
Total Capital to Total RWA	56.3	58.1	59.5	56.7	53.5	55.0	50.3	
Tier 1 Capital to Total RWA	54.2	54.2	55.8	52.5	51.4	52.5	48.3	
Capital to Total Assets	11.3	13.3	14.8	16.2	15.5	18.7	18.6	
Asset Quality								
NPLs to Total Loans	8.2	7.3	6.9	6.3	6.3	6.0	5.5	
Provisions to NPLs**	103.0	105.4	107.7	110.6	109.9	110.5	112.8	
Net NPLs to Net Loans	-0.3	-0.4	-0.6	-0.7	-0.7	-0.7	-0.7	
Net NPLs to Capital	-0.3	-0.5	-0.6	-0.8	-0.7	-0.8	-0.9	
Investment in Equities to Capital#	0.4	0.6	0.7	-1.0	-1.5	-1.0	-2.0	
Earnings								
ROA before Tax	3.2	3.2	3.3	3.2	3.0	3.0	3.0	
ROA after Tax	2.3	2.3	2.3	2.3	2.0	2.0	2.1	
ROE before Tax	29.7	27.0	25.7	23.9	17.5	17.0	16.4	
ROE after Tax	21.5	18.9	17.9	16.8	11.9	11.5	11.5	
Net Interest Income to Gross Income	80.7	70.3	68.1	66.8	61.5	58.3	57.9	
Operating Expense to Gross Income	16.1	17.2	17.7	18.7	22.3	23.9	24.6	
Trading Income to Gross Income#	-6.4	-1.5	3.2	3.4	3.8	3.6	3.2	
Personnel Expenses to Non-interest Expenses#	59.4	59.0	57.8	59.2	60.4	59.1	57.7	
Liquidity								
Liquid Assets/Total Assets	77.9	76.2	74.4	72.4	72.9	67.5	65.9	
Liquid Assets/Total Deposits	2,137.7	1,929.3	1,605.6	1,243.3	1,519.2	1,061.4	953.9	
Liquid Assets/Short term Liabilities^#	96.1	96.3	95.4	95.1	94.7	93.6	92.7	
Advances/Deposits	337.7	370.2	332.7	298.8	357.1	332.2	321.0	
Customer Deposits to Total Loans#	19.8	17.8	20.6	16.1	19.9	21.1	15.7	

 # 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	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26	Change QoQ	Change YoY
ASSETS							
Cash & Balances With Treasury Banks	8,767	9,685	9,298	8,507	9,705	1,198	939
Balances With Other Banks	7,991	18,724	11,630	7,486	4,738	(2,748)	(3,253)
Lending To Financial Institutions	9,422	6,192	13,158	3,002	4,826	1,825	(4,595)
Investments - Net	1,089,917	1,012,980	1,045,591	850,394	841,974	(8,420)	(247,943)
Advances - Net**	218,370	235,300	239,345	250,300	265,578	15,278	47,208
Operating Fixed Assets	9,708	9,624	10,049	10,012	10,201	189	493
Right-of-Use of Assets	1,002	942	1,055	1,019	945	(73)	(57)
Intangible Assets	334	362	333	373	342	(31)	8
Deferred Tax Assets	2,270	1,390	2,720	1,534	1,194	(340)	(1,076)
Other Assets	69,428	56,890	63,247	51,538	57,757	6,219	(11,671)
TOTAL ASSETS	**1,417,209**	**1,352,089**	**1,396,426**	**1,184,164**	**1,197,261**	**13,097**	**(219,947)**
LIABILITIES							
Bills Payable	-	-	-	-	-	-	-
Borrowings From Financial Institution	1,088,260	1,002,988	1,064,871	837,281	833,589	(3,692)	(254,671)
Deposits And Other Accounts	65,645	78,743	67,031	75,357	82,733	7,376	17,088
Sub-ordinated Loans	2,811	2,785	2,785	2,758	2,758	-	(53)
Liabilities Against Assets Subject To Finance Lease	978	919	1,118	1,085	1,066	(19)	88
Deferred Tax Liabilities	2,319	3,434	2,166	2,521	2,510	(11)	191
Other Liabilities	34,376	28,882	29,351	26,473	30,382	3,908	(3,994)
TOTAL LIABILITIES	**1,194,389**	**1,117,750**	**1,167,322**	**945,476**	**953,038**	**7,563**	**(241,351)**
NET ASSETS	**222,820**	**234,339**	**229,104**	**238,688**	**244,223**	**5,535**	**21,403**
NET ASSETS REPRESENTED BY: -							
Share Capital	98,797	98,797	98,797	98,797	98,797	-	-
Reserves	38,703	39,151	40,867	41,535	42,218	683	3,514
Unappropriated Profit	71,714	79,506	81,288	86,628	93,032	6,404	21,318
Share Holders' Equity	**209,214**	**217,454**	**220,952**	**226,960**	**234,047**	**7,087**	**24,833**
Surplus/Deficit On Revaluation Of Assets	13,606	16,885	8,152	11,728	10,176	(1,552)	(3,430)
TOTAL	**222,820**	**234,339**	**229,104**	**238,688**	**244,223**	**5,535**	**21,403**

OPERATING POSITION	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26	Change YoY
Mark-Up/ Return/Interest Earned	142,264	180,100	36,766	68,851	101,012	(41,252)
Mark-Up/ Return/Interest Expenses	109,484	138,729	28,642	53,931	79,075	(30,409)
Net Mark-Up / Interest Income	**32,780**	**41,371**	**8,123**	**14,919**	**21,937**	**(10,843)**
Provisions & Bad Debts Written Off Directly/(Reversals)	(163)	(292)	124	(376)	(503)	(340)
Net Mark-Up / Interest Income After Provisions	**32,943**	**41,663**	**7,999**	**15,296**	**22,441**	**(10,502)**
Fees, Commission & Brokerage Income	620	865	257	437	904	284
Dividend Income	12,501	17,125	4,572	9,295	13,748	1,247
Income From Dealing In Foreign Currencies	50	28	(19)	(37)	(58)	(109)
Income From Derivatives	-	-	-	-	-	-
Gain/Loss on Securities	1,529	2,098	504	929	1,201	(327)
Net Gain/Loss on Derecognition of Financial Assets	-	-	-	-	(21)	(21)
Other Income	623	458	(222)	35	158	(465)
Total Non - Markup / Interest Income	**15,322**	**20,574**	**5,092**	**10,660**	**15,931**	**609**
Total Income	**48,265**	**62,238**	**13,091**	**25,955**	**38,372**	**(9,893)**
Salaries, Allowance etc.	4,915	6,843	1,779	3,608	5,367	452
Other Expenses	3,581	4,711	1,167	2,502	3,934	353
Total Non-Markup/Interest Expenses	8,496	11,554	2,946	6,110	9,301	805
Profit before Tax and Extra ordinary Items	39,770	50,683	10,145	19,845	29,071	(10,699)
Extra ordinary/unusual Items -- Gain/(Loss)	-	-	-	-	-	-
Profit/ (Loss) Before Taxation	**39,770**	**50,683**	**10,145**	**19,845**	**29,071**	**(10,699)**
Less: Taxation	12,051	15,113	3,225	6,442	8,668	(3,383)
Profit/ (Loss) after Taxation	**27,719**	**35,571**	**6,920**	**13,403**	**20,403**	**(7,316)**

*** Provisions include general and specific provisions*

Table 3.3: List of Development Finance Institutions

As of March 31, 2026	As of June 30, 2026	As of September 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

Percent

	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26	Trend
Capital*								
Total Capital to Total RWA	1.2	(1.6)	(1.8)	(1.2)	(1.7)	(0.7)	0.7	
Tier 1 Capital to Total RWA	(1.0)	(4.3)	(4.3)	(3.6)	(3.9)	(3.1)	(1.4)	
Capital to Total Assets	0.5	(0.6)	(0.8)	(0.5)	(0.7)	(0.2)	0.3	
Asset Quality								
NPLs to Total Loans	9.3	8.3	8.8	9.1	9.1	9.1	8.4	
Provisions to NPLs**	128.6	131.9	133.1	138.1	135.2	129.7	134.1	
Net NPLs to Net Loans	(3.0)	(3.0)	(3.3)	(4.0)	(3.7)	(3.1)	(3.2)	
Net NPLs to Capital#	(239.0)	221.5	206.8	388.2	243.4	582.8	(531.2)	
Earnings								
ROA before Tax	(1.0)	(0.1)	(0.2)	(0.2)	2.0	2.3	2.6	
ROA after Tax	(0.9)	(0.4)	(0.4)	(0.2)	1.3	1.3	1.5	
ROE before Tax	(31.1)	(1.9)	(8.1)	(7.3)	79.2	82.1	88.0	
ROE after Tax	(27.1)	(13.4)	(16.6)	(8.2)	50.5	47.8	51.2	
Net Interest Income to Gross Income	71.3	73.1	76.2	76.7	78.9	78.1	79.0	
Net Interest Margin (NIM)	15.5	13.3	14.0	15.6	18.5	18.5	18.9	
Cost / Income Ratio	86.2	87.9	72.0	70.6	71.8	69.7	68.4	
Admin Expenses to Total Assets	14.9	12.8	10.5	11.4	13.4	13.2	13.1	
Operational Self Sufficiency (OSS)	79.5	83.7	84.9	84.7	92.5	92.6	94.5	
Cost per Borrower (PKR)	16,988	16,539	15,718	15,056	17,308	16,246	14,799	
Liquidity								
Liquid Assets/Total Assets	37.9	34.1	29.4	31.7	33.6	33.2	30.7	
Liquid Assets/Total Deposits	48.9	42.8	36.2	39.2	41.9	41.3	37.8	
Liquid Assets/Short term Liabilities	56.2	56.9	49.6	36.7	41.1	40.5	37.2	
Advances/Deposits	54.3	58.5	61.0	56.4	56.7	56.2	58.3	
Liquid Assets to (Deposits, Borrowings and Bills Payable)	43.9	38.0	33.0	35.3	37.9	37.7	35.1	

** 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. Regulatory capital turned positive in Sep-26.

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

PKR million

	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
Total Assets	875,292	1,029,467	1,088,908	1,169,125	1,200,930
Investments (net of provisions)	209,263	250,925	291,863	277,770	280,287
Advances (net of provisions)	433,778	468,346	495,650	527,723	568,751
Borrowings	68,709	91,887	89,282	87,155	71,665
Deposits	711,057	830,477	873,804	938,522	974,976
Liabilities	857,350	1,003,882	1,060,250	1,132,310	1,157,920
Paid up Capital	61,061	63,180	62,344	70,929	72,879
Equity	17,942	25,586	28,659	36,815	43,010
Profit Before Tax (ytd)	(1,525)	(1,829)	5,370	12,459	22,116
Profit After Tax (ytd)	(3,102)	(2,059)	3,422	7,249	12,861
Provisioning Charges (ytd)	30,927	48,244	8,713	19,212	29,373
Non-Performing Loans	42,967	48,973	51,509	54,421	53,932
Provisions Held Against NPLs	(57,205)	(67,638)	(69,651)	(70,596)	(72,348)
Non-Performing Loans (net)	(14,238)	(18,665)	(18,141)	(16,176)	(18,415)

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

	Sep-25		Dec-25		Mar-26		Jun-26		Sep-26	
Growth Rates	**QoQ**	**YoY**	**QoQ**	**YoY**	**QoQ**	**YoY**	**QoQ**	**YoY**	**QoQ**	**YoY**
Total Assets	(1.8)	6.2	17.6	(3.7)	5.8	10.4	7.4	31.2	2.7	37.2
Investments (net)	(3.6)	12.6	19.9	(35.2)	16.3	10.0	(4.8)	28.0	0.9	33.9
Advances (net)	4.6	0.2	8.0	11.2	5.8	19.5	6.5	27.2	7.8	31.1
Borrowings	(22.6)	42.1	33.7	(55.0)	(2.8)	4.9	(2.4)	(1.8)	(17.8)	4.3
Deposits	0.3	8.9	16.8	13.3	5.2	14.3	7.4	32.4	3.9	37.1
Liabilities	(2.1)	8.5	17.1	(2.7)	5.6	10.8	6.8	29.3	2.3	35.1
Paid up Capital	2.8	15.0	3.5	6.6	(1.3)	(4.8)	13.8	19.5	2.8	19.4
Equity	12.9	(47.3)	42.6	(31.3)	12.0	(0.4)	28.5	131.6	16.8	139.7
Profit Before Tax	(155.0)	(91.5)	(76.1)	(92.8)	1,868.2	309.1	32.0	5,034.3	36.2	1,550.2
Profit After Tax	(412.4)	(70.9)	(181.9)	(87.3)	228.2	253.0	11.8	496.5	46.7	514.6
Provisioning Charges	10,534.0	38.8	(21.2)	22.9	(49.7)	(0.2)	20.5	114.9	(3.2)	(5.0)
Non-Performing Loans	11.1	(9.1)	14.0	9.1	5.2	18.1	5.7	40.7	(0.9)	25.5
Provisions Held Against NPLs	12.1	44.3	18.2	58.2	3.0	24.2	1.4	38.4	2.5	26.5
Non-Performing Loans (net)	15.5	(287.3)	31.1	(976.1)	(2.8)	45.5	(10.8)	31.2	13.8	29.3

Table 4.4: Loan Portfolio Breakdown – MFBs

Loan Portfolio Breakdown - Volume

PKR million

	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
Solidarity groups	6,993	6,594	6,704	6,772	6,889
Urban	1,698	1,735	1,782	3,037	1,623
Rural	5,295	4,859	4,923	3,735	5,266
Individual lending	483,990	529,389	558,596	591,547	634,210
Urban	164,254	201,549	210,464	241,458	250,421
Rural	319,736	327,840	348,132	350,089	383,789
Total Loans	**490,983**	**535,984**	**565,301**	**598,319**	**641,099**
Urban	165,952	203,284	212,245	244,494	252,044
Rural	325,031	332,699	353,055	353,825	389,055

Loan Portfolio Breakdown - No. of Clients

Number

	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
Solidarity groups	151,114	166,141	136,912	135,992	137,283
Urban	29,578	39,289	28,309	42,995	29,423
Rural	121,536	126,852	108,603	92,997	107,860
Individual lending	6,317,313	8,175,548	8,091,491	9,624,632	10,170,468
Urban	4,681,455	6,638,063	6,440,915	8,067,572	8,551,775
Rural	1,635,858	1,537,485	1,650,576	1,557,060	1,618,693
Total No. of Clients	**6,468,427**	**8,341,689**	**8,228,403**	**9,760,624**	**10,307,751**
Urban	4,711,033	6,677,352	6,469,224	8,110,567	8,581,198
Rural	1,757,394	1,664,337	1,759,179	1,650,057	1,726,553
Male	4,505,305	5,896,161	5,778,029	6,933,869	7,295,219
Female	1,963,122	2,445,528	2,450,374	2,826,755	3,012,532

Table 4.5: Asset Quality of the MFBs

Selected Indicators of Asset Quality

PKR million

	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
Advances (Gross)	465,765	490,983	535,984	565,301	598,319	641,099
NPLs	38,683	42,967	48,973	51,509	54,421	53,932
Provisions	(51,012)	(57,205)	(67,638)	(69,651)	(70,596)	(72,348)
Advances (net)	414,753	433,778	468,346	495,650	527,723	568,751
Net NPLs	(12,329)	(14,238)	(18,665)	(18,141)	(16,176)	(18,415)

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

PKR million

	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
OAEM*	41	417	680	187	227	153
Substandard	8,305	10,288	12,966	13,175	18,782	15,840
Doubtful	10,346	10,558	5,864	10,714	10,298	11,376
Loss	19,991	21,703	29,464	27,434	25,114	26,564
Total	38,683	42,967	48,973	51,509	54,421	53,932

** break-up available from Dec 2009 onwards*

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

Amount in PKR million, ratio in percent

	Mar-26			Jun-26			Sep-26		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Enterprises	110,276	3,798	3.4	136,282	4,271	3.1	142,991	4,645	3.2
Agriculture	134,234	19,869	14.8	121,147	16,923	14.0	139,076	19,998	14.4
Livestock	165,884	18,359	11.1	183,001	18,922	10.3	188,901	17,911	9.5
Long term Housing finance	43,021	930	2.2	38,756	946	2.4	41,103	970	2.4
Consumer lending	3,535	12	0.4	6,741	6	0.1	11,085	32	0.3
Others	108,351	8,541	7.9	112,392	13,353	11.9	117,943	10,377	8.8
Total	**565,301**	**51,509**	**9.1**	**598,319**	**54,421**	**9.1**	**641,099**	**53,932**	**8.4**

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

Amount in Million, share in percent

Items	Jun-25		Sep-25		Dec-25		Mar-26		Jun-26		Sep-26	
	Amount	%	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	167,980	81.8
Investments	17,420	17.3	22,540	15.1	29,074	13.7	6,744	10.7	13,850	10.6	21,109	10.3
Deposits and others	4,320	4.3	7,131	4.8	8,732	4.1	2,749	4.3	9,157	7.0	16,148	7.9
Total	**100,591**	**100.0**	**149,059**	**100.0**	**212,890**	**100.0**	**63,231**	**100.0**	**130,720**	**100.0**	**205,237**	**100.0**

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

Amount in Million, share in percent

Items	Jun-25		Sep-25		Dec-25		Mar-26		Jun-26		Sep-26	
	Amount	%	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	67,356	88.1
Borrowings	9,069	18.8	11,101	16.2	14,064	15.3	1,979	8.3	4,199	8.6	6,558	8.6
Others	1,060	2.2	1,251	1.8	2,512	2.7	846	3.5	1,679	3.4	2,563	3.4
Total	**48,149**	**100.0**	**68,730**	**100.0**	**91,713**	**100.0**	**23,833**	**100.0**	**48,861**	**100.0**	**76,477**	**100.0**

Table 4.8: Composition of Microfinance Banks

As of March 31, 2026		As of June 30, 2026		As of September 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)
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

	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Other financial corporations* (OFCs)							
OFCs' financial assets to total financial assets	**17.0**	**15.4**	**14.5**	**15.1**	**14.7**	**14.9**	**13.8**
OFCs' financial assets	10,993,174	9,951,046	10,095,743	10,427,977	10,854,713	11,145,493	11,042,591
Total financial assets	64,685,861	64,583,222	69,668,099	69,198,419	74,086,161	74,847,743	80,039,551
OFCs' financial assets to gross domestic product	**9.7**	**8.7**	**8.9**	**8.3**	**8.6**	**8.8**	**8.7**
OFCs' financial assets	10,993,174	9,951,046	10,095,743	10,427,977	10,854,713	11,145,493	11,042,591
Gross domestic product#	113,747,718	113,747,718	113,747,718	126,360,108	126,360,108	126,360,108	126,360,108

Nonfinancial corporations**	Jun-24	Jun-25
Total debt to equity	**147.8**	**137.5**
Total debt	9,767,851	10,068,297
Equity	6,610,132	7,320,946
Return on equity	15.5	14.1
Earnings before interest and tax (EBIT)	2,063,905	2,039,570
Equity (Two period average)	6,406,256.4	6,965,539
Earnings to interest and principal expenses	**450.9**	**542.8**
Earnings before interest and tax (EBIT)	2,063,905	2,039,570
Debt service payments	457,758	375,718

Market liquidity	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
Average daily turnover ratio in the government securities market^	**0.91**	**0.88**	**1.70**	**0.67**	**0.73**	**0.93**	**1.20**	**1.18**

** 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 2.14 of the Statistical Bulletin. Latest available figures for insurance industry are as of March 2026.*

*** 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)**