

Microfinance Banks

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Mar-25	Dec-25	Mar-26 P
Assets	907,535,504	1,099,623,609	1,165,220,047
I. Currency and Deposits	90,861,761	87,676,637	85,691,756
1. Currency	11,216,041	10,830,403	10,273,737
2. Transferable Deposits	69,439,564	70,417,423	68,948,522
3. Restricted/ compulsory deposits	489,070	643,755	686,615
4 Other Deposits	9,717,086	5,785,056	5,782,882
II. Securities (other than shares)	195,581,089	255,817,739	277,614,311
1. Short-term	112,490,026	156,041,874	170,243,750
2. Long-term	83,091,063	99,775,865	107,370,561
III. Loans extended (Advances)¹	501,015,759	618,659,883	628,031,136
1. Short-term	251,789,205	375,340,276	290,884,622
A) Money at call	7,331,231	6,101,882	13,103,311
B) Reverse Repo	26,071,938	53,490,886	31,857,858
C) Bills purchased and discounted	-	-	-
D) Other short-term loans	218,386,036	315,747,508	245,923,453
2. Long-term	249,226,553	243,319,607	337,146,514
IV. Shares and other equity	-	-	16,429,804
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	16,429,804
V. Insurance Technical Reserve	169,266	218,894	231,266
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	68,113,283	80,060,122	93,916,742
1. Trade credit and advances	53,844	50,496	27,436
2. Others	68,059,439	80,009,626	93,889,306
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	570,673	909,163
C) Items in the process of collection	300,807	917,238	-
D) Miscellaneous assets residents sector	67,758,632	78,521,715	92,980,143
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	51,794,346	57,190,335	63,305,033
1. Produced assets	48,848,385	53,632,403	61,667,785
A) Tangible fixed assets	42,920,947	47,080,341	48,810,760
a) Dwellings	169,440	-	-
i) Building on freehold land	-	-	-
ii) Building on leasehold land	169,440	-	-
b) Other buildings and structures	11,014,792	12,812,673	15,097,802
i) Building on freehold land	920,633	2,175,753	1,655,297
ii) Building on leasehold land	10,094,159	10,636,920	13,442,505
c) Machinery and equipment	25,632,295	28,766,294	22,021,123
i) Transport equipment	10,307,485	12,816,622	1,812,641
ii) Furniture & Fixtures	3,989,413	4,023,041	4,591,087
iii) Office equipment	6,021,680	6,278,022	8,006,219
iv) Other machinery & equipment	5,313,717	5,648,609	7,611,176
d) Other tangible fixed assets n.e.s	6,104,420	5,501,374	11,691,835
B) Intangible fixed assets	5,927,437	6,552,061	12,857,025
a) Computer software	4,769,403	5,302,873	11,579,249
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	1,158,034	1,249,188	1,277,776
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	353,232	352,472	349,257
A) Tangible non-produced assets	353,232	345,637	346,230
a) Land	343,470	343,470	343,470
i) Land underlying Buildings and structures	343,470	343,470	343,470
1. Freehold land	343,470	343,470	343,470
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	9,762	2,167	2,760
B) Intangible non-produced assets	-	6,835	3,027
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	6,835	3,027
3. Capital work in progress	2,592,729	3,205,460	1,287,991

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Microfinance Banks

(Thousand Rupees)

Item	Mar-25	Dec-25	Mar-26 P
Liabilities	907,535,504	1,099,623,609	1,165,220,047
I. Deposits²	673,174,512	840,280,189	886,421,609
1. Transferable Deposits	515,063,554	595,370,758	611,638,142
2. Restricted/ compulsory deposits	-	-	-
3. Other deposits	158,110,958	244,909,431	274,783,467
II. Securities (other than shares bonds/ debentures etc.)	10,113,679	9,704,607	5,804,410
1. Short-term	-	-	-
2. Long-term	10,113,679	9,704,607	5,804,410
III. Loans (Borrowings)	77,113,323	68,866,749	69,454,738
1. Short-term	51,223,486	25,574,961	16,054,564
A) Money at call	-	883,085	-
B) Repurchase agreements (Repo)	3,738,776	2,009,118	-
C) Other short-term borrowings	47,484,710	22,682,758	16,054,564
2. Long-term borrowings	25,889,837	43,291,788	53,400,174
IV. Financial Derivatives	-	-	-
V. Other accounts payable	143,440,093	164,468,439	185,010,805
1. Provision for losses	57,920,052	70,276,817	75,262,999
A) Provision for loan losses-Specific	39,027,391	50,219,336	68,741,702
B) Provision for loan losses-General	18,892,661	19,755,509	5,490,057
C) Provision for other losses	-	301,972	1,031,241
2. Accumulated Depreciation	29,877,600	31,863,639	33,624,751
3. Other accounts payable to other resident Sectors	55,642,440	62,327,982	76,123,055
A) Dividends payable	-	-	-
B) Settlement accounts	-	-	-
C) Items in the process of collection	124,346	188,463	93,265
D) Miscellaneous liability items	55,518,094	62,139,519	76,029,790
a) Suspense account	-	3,507,377	2,806,958
b) Provision for expected costs	3,989,874	953,293	1,351,844
c) Deferred tax liabilities	-	5,840,792	9,569,481
d) Accrued wages	731,279	1,239,928	864,958
e) Accrued rent	3,229	856,642	946,697
f) Accrued taxes	686,226	1,750,702	1,963,687
g) Other miscellaneous liability items	50,107,486	47,990,785	58,526,165
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	3,693,897	16,303,626	18,528,486
1. Quoted	25,178,697	28,033,564	18,289,850
2. Non quoted	27,570,721	37,552,029	49,876,746
3. Investment fund shares	-	-	-
4. Retained earnings	(59,716,268)	(64,447,687)	(71,787,857)
5. Current year result	(5,349,769)	(3,154,781)	2,571,990
6. General and special reserve	15,323,665	17,245,785	19,281,349
7. Valuation adjustments	686,851	1,074,717	296,408

Notes:

- 1: Total advances shown in assets may differ from advances presented in multiple tables of MFBs' advances due to inclusion of interbank advances and accrued interest on advances.
- 2: Total deposits shown in liabilities may differ from deposits presented in multiple tables of MFBs' deposits due to inclusion of interbank deposits, placements, margin deposits (deposits held by banks as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.
3. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Jan-Mar 2025	Oct-Dec 2025	Jan-Mar 2026 P
A. Mark-Up/Return/Interest Earned	61,918,012	69,256,192	70,912,958
1. Loans and advances	34,695,798	44,042,956	45,809,881
2. Investments	11,548,451	6,090,245	7,021,399
3. Lendings to financial institutions	947,266	1,091,093	1,564,952
4. Balances with banks	808,285	1,291,373	871,835
5. Income from inter-office lending	13,513,957	15,325,188	13,709,227
6. Other	404,255	1,415,337	1,935,664
B. Mark-Up/Return/Interest Expensed	40,426,888	36,564,167	36,597,099
1. Deposits	19,343,551	19,154,212	20,914,516
2. Borrowings	6,781,775	1,371,330	1,191,881
3. Subordinated debt	382,777	306,136	344,003
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	-	-	-
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	396,863	402,444	430,466
6. Expense on inter-office borrowing	13,513,958	15,325,185	13,709,111
7. Other	7,964	4,860	7,122
I. Net Mark-UP/Return/Interest Income (A - B)	21,491,124	32,692,024	34,315,859
C. Non Mark-UP/Return/Interest Income	6,718,458	10,587,686	9,627,695
1. Fee & Commission Income	1,963,795	2,326,593	2,274,765
i. Branch banking customer fees	691,531	685,660	418,299
ii. Consumer finance related fees	421,198	370,341	508,077
iii. Card related fees	150,694	141,868	181,440
iv. Credit related fees	612,006	920,088	863,849
v. Investment banking fee	-	-	-
vi. Commission on trade	225	215	107
vii. Commission on guarantees	-	-	-
viii. Commission on cash management	121	(10)	-
ix. Commission on remittances including home remittances	260	604	161
x. Commission on utility bills	803	1,010	1,319
xi. Commission income - Bancassurance	6,930	1,613	3,562
xii. Rent on lockers	278	498	399
xiii. Commission on investments services	-	-	-
xiv. Other Commission	79,750	204,705	297,553
2. Dividend Income	-	-	-
3. Foreign exchange income	-	-	-
4. Income from derivatives	-	-	-
5. Gain on securities	(17,883)	209,340	(222,318)
i. Realised	13,931	14,605	(198,196)
ii. Unrealised - held for trading	(31,814)	194,735	(24,122)
6. Other Income	4,772,546	8,051,752	7,575,248
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	747	(34,391)	37,226
iii. Loss on termination of lease liability against right of use assets	-	-	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	4,771,800	8,086,143	7,538,022
II. Total Income (I + C)	28,209,582	43,279,710	43,943,554

8.2 Profit and Loss Accounts

Microfinance Banks

(Thousand Rupees)

Profit/Loss Account	Jan-Mar 2025	Oct-Dec 2025	Jan-Mar 2026 P
D. Non Mark-UP/Return/Interest Expenses	23,199,224	33,088,239	33,699,568
1. Operating expenses	23,173,801	33,002,573	33,651,467
i. Total compensation expense	6,793,207	7,141,286	7,426,014
ii. Property expense	3,610,788	4,009,473	3,936,282
a. Rent and taxes	95,700	100,406	71,562
b. Insurance	677,806	888,636	825,196
c. Utilities cost	482,544	389,513	384,887
d. Lease rental	-	18,354	31,470
e. Fuel expense generators	84,727	103,685	114,743
f. Security (including guards)	475,725	533,080	535,254
g. Repair and maintenance (including janitorial charges)	376,881	411,541	467,390
h. Depreciation on right-of-use assets	545,360	556,271	525,483
i. Depreciation	872,047	1,007,987	980,297
iii. Information technology expenses	1,090,850	1,188,895	1,260,195
iv. Other operating expenses	11,678,957	20,662,919	21,028,975
2. Workers welfare fund	17,036	98,153	40,969
3. Other charges	8,386	(12,487)	7,133
i. Penalties imposed by State Bank of Pakistan	679	142	125
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	15
iii. Others (to be specified, if material)	7,707	(12,629)	6,993
III. Profit before provisions (II - D)	5,010,358	10,191,471	10,243,986
E. Provisions / (reversals) and write offs - net	11,281,981	18,721,823	8,262,043
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	12,023,309	19,909,284	8,549,128
4. (Reversals) / provisions against off balance sheet items	(19,622)	-	-
5. Reversals against other assets	-	20,618	286,323
6. Recovery of written off / charged off bad debts	(721,706)	(1,208,080)	(573,408)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	(6,271,622)	(8,530,351)	1,981,942
G. Taxation	(1,061,627)	(3,147,159)	1,270,356
1. Current	881,895	3,310,204	3,177,418
2. Prior	-	396,326	-
3. Deferred	(1,943,522)	(6,853,689)	(1,907,062)
V. Profit After Taxation (IV - G)	(5,209,996)	(5,383,192)	711,586
Notes on Human Resources			
Number of Employees*	22,176	22,595	22,905
1. Permanent	16,513	17,360	17,960
a. Male	14,187	14,673	15,103
<i>of which: Branch Managers</i>	1,133	1,190	1,069
b. Female	2,326	2,687	2,857
<i>of which: Branch Managers</i>	48	47	48
2. Contractual	5,663	5,235	4,945
a. Male	4,946	4,610	4,292
<i>of which: Branch Managers</i>	25	34	41
b. Female	717	625	653
<i>of which: Branch Managers</i>	-	2	1

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

8.3 Deposits Distributed by Type of Accounts

Microfinance Banks

Type of Account	(Thousand Rupees)					
	Mar-25		Dec-25		Mar-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	67,994,341	157,902,384	77,278,041	179,913,494	79,603,468	186,511,042.19
II. Call Deposits	1,830	241,676	2,029	408,719	2,179	289,236
III. Other Deposit Accounts	4,579	118,248	-	-	-	-
IV. Saving Deposits	957,053	215,906,673	989,638	311,662,894	974,497	349,309,909
V. Fixed or Term Deposits	107,940	289,314,298	103,080	331,212,759	113,994	331,375,270
1) Less Than Three Months	2,062	4,192,635	1,756	13,252,382	2,045	14,708,842
2) For Three Months and Over but Less Than Six Months	3,988	28,037,911	4,131	24,926,582	3,673	15,535,335
3) For Six Months and Over but Less Than One Year	5,534	20,216,119	9,332	34,399,508	8,038	36,839,365
4) For One Year & Over but Less Than Two Years	62,610	183,721,913	35,909	172,354,701	40,757	175,110,279
5) For Two Years & Over but Less Than Three Years	4,792	8,414,092	13,014	25,258,215	13,470	26,274,887
6) For Three Years & Over but Less Than Four Years	24,597	41,204,317	30,938	52,279,127	36,764	51,658,207
7) For Four Years & Over but Less Than Five Years	33	81,895	194	405,108	277	508,871
8) For Five Years & Over but Less Than Ten Years	4,324	3,445,418	7,806	8,337,136	8,970	10,739,484
Total	69,065,743	663,483,278	78,372,788	823,197,866	80,694,138	867,485,458

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

8.3.1 Deposits Distributed by Type of Accounts and Gender

Microfinance Banks As on 31st March, 2026

(Thousand Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	53,424,545	136,192,622	26,129,884	35,658,204.30	6,453	451,296.08	42,586	14,208,920.17	79,603,468	186,511,042
II. Call Deposits	1,868	178,304	18	29,773	2	4	291	81,155	2,179	289,236
III. Other Deposit Accounts	-	-	-	-	-	-	-	-	-	-
IV. Saving Deposits	583,114	66,906,081	356,533	23,862,807	10,347	8,952,557	24,503	249,588,463	974,497	349,309,909
V. Fixed or Term Deposits	67,861	108,008,284	33,524	50,806,323	9,592	18,260,394	3,017	154,300,269	113,994	331,375,270
1) Less Than Three Months	1,190	2,256,098	648	1,030,273	23	60,267	184	11,362,203	2,045	14,708,842
2) For Three Months and Over but Less Than Six Months	2,244	4,209,301	986	1,885,428	262	717,981	181	8,722,626	3,673	15,535,335
3) For Six Months and Over but Less Than One Year	5,094	9,783,996	2,416	5,519,342	186	476,638	342	21,059,389	8,038	36,839,365
4) For One Year & Over but Less Than Two Years	21,602	36,610,862	10,989	16,576,056	6,382	12,691,799	1,784	109,231,562	40,757	175,110,279
5) For Two Years & Over but Less Than Three Years	8,320	14,849,477	5,034	8,655,182	71	54,203	45	2,716,025	13,470	26,274,887
6) For Three Years & Over but Less Than Four Years	23,801	33,236,622	10,843	13,960,176	1,808	3,348,577	312	1,112,832	36,764	51,658,207
7) For Four Years & Over but Less Than Five Years	200	376,288	73	118,783	4	13,800	-	-	277	508,871
8) For Five Years and Over but Less Than Ten Years	5,410	6,685,640	2,535	3,061,082	856	897,130	169	95,632	8,970	10,739,484
Total	54,077,388	311,285,291	26,519,959	110,357,108	26,394	27,664,252	70,397	418,178,807	80,694,138	867,485,458

Note(s)

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8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Mar-25	Dec-25	Mar-26 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	663,483,278	823,197,866	186,511,042	289,236	-	349,309,909
I. GOVERNMENT	42,723,125	51,581,614	2,981,687	2,314	-	23,031,938
A. Federal Government	13,863,404	24,618,633	1,250,398	2,094	-	16,738,913
B. Provincial Governments	28,620,065	26,668,795	1,726,226	100	-	6,292,613
C. Local Bodies	239,656	294,186	5,062	120	-	412
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	4,488,843	2,815,276	3,559	33	-	567,946
Agriculture, hunting and forestry	33	33	-	33	-	-
Services	336,308	65,033	640	-	-	116,706
Utilities	173,402	63,339	2,914	-	-	-
Transport, storage and communications	75,288	200,315	5	-	-	359
Manufacturing	2,459,917	2,181,882	-	-	-	444,386
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	74
Others	1,443,895	304,675	-	-	-	6,421
III. NON-BANK FINANCIAL INSTITUTIONS	82,319,503	155,559,264	1,175,596	-	-	134,673,603
Mutual Funds and AMCs	47,158,468	103,232,181	115	-	-	116,033,604
Insurance & Pension Funds	1,157,292	3,389,221	290,652	-	-	1,057,968
MFIs and DFIs	16,751,916	25,187,513	218,999	-	-	16,489,980
Stock Exchange & Brokerage Houses	1,205	109,050	448,022	-	-	3,544
Modarabas	21,515	15,373	-	-	-	8,943
Other NBFIs	17,229,106	23,625,926	217,808	-	-	1,079,564
IV. PRIVATE SECTOR (BUSINESS)	51,465,722	87,623,823	9,358,466	175,164	-	31,394,116
A. Agriculture, forestry and fishing	6,449,544	6,383,765	1,293,059	527	-	2,627,720
1. Crop and animal production, hunting and related service activities	5,118,431	4,450,881	1,292,702	527	-	2,281,731
Growing of Wheat, Rice, Sugar Cane & Cotton	3,012,647	2,287,764	399,871	16	-	1,203,081
Growing of tropical, subtropical, pome and stone fruits & vegetables	12,027	8,197	3,666	-	-	5,151
Growing of other fruits, vegetables and crops	48,074	57,052	5,218	2	-	45,282
Raising of livestock and other related activities	975,839	775,605	761,394	-	-	355,521
Other agricultural support activities	1,069,843	1,322,263	122,553	509	-	672,696
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	3	24	-	-	-
03 - Fishing and aquaculture	1,331,113	1,932,881	333	-	-	345,989
B. Mining and quarrying	30,604	25,895	5,030	16	-	4,190
05 - Mining of coal and lignite	2	-	19	-	-	-
06 - Extraction of crude petroleum and natural gas	30,430	22,065	2,790	-	-	4,190
07 - Mining of metal ores	-	0	8	-	-	-
08-Other mining and quarrying	16	54	28	-	-	-
09 - Mining support service activities	156	3,776	2,185	16	-	-
C. Manufacturing	3,195,317	14,948,579	376,384	10,953	-	7,963,319
10 - Manufacture of food products	1,206,563	8,879,357	150,679	16	-	313,755
11 - Manufacture of beverages	17,187	6,571	3,172	-	-	2,529
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	689,676	959,792	21,726	-	-	824,173
Preparation and spinning of textile fibres	31,179	130,613	1,153	-	-	39,128
Weaving of textiles	78,306	70,080	4,738	-	-	8,762
Finishing of textiles	10,357	10,191	1,173	-	-	71,972
Manufacture of knitted and crocheted fabrics	977	118	118	-	-	-
Manufacture of made-up textile articles, except apparel	24,388	59,637	13,834	-	-	13,949
Manufacture of carpets and rugs	524,201	666,811	0	-	-	664,675
Manufacture of other textiles n.e.c.	20,269	22,342	710	-	-	25,687
14 - Manufacture of wearing apparel	78,729	1,693,930	100,850	-	-	7,067
15 - Manufacture of leather and related products	1,618	46,379	671	-	-	2,772

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Mar-26 P								
Fixed Deposits								
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
30,244,177	36,839,365	175,110,279	26,274,887	51,658,207	508,871	10,739,484	331,375,270	867,485,458
6,178,573	2,007,984	29,260,424	1,547,300	420,774	-	47,000	39,462,055	65,477,994
3,824,248	279,388	9,014,847	100,000	148,500	-	45,000	13,411,983	31,403,388
2,354,325	1,728,596	20,225,577	1,447,300	272,274	-	2,000	26,030,072	34,049,011
-	-	20,000	-	-	-	-	20,000	25,594
-	1,562,918	2,075,000	-	-	-	-	3,637,918	4,209,456
-	-	-	-	-	-	-	-	33
-	-	-	-	-	-	-	-	117,346
-	-	-	-	-	-	-	-	2,914
-	-	-	-	-	-	-	-	364
-	1,562,918	1,795,000	-	-	-	-	3,357,918	3,802,304
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	280,000	-	-	-	-	280,000	286,421
10,959,500	7,916,000	20,141,949	255,000	57,000	-	-	39,329,449	175,178,649
8,000,000	2,500,000	5,000,000	-	-	-	-	15,500,000	131,533,719
274,500	150,000	431,500	-	57,000	-	-	913,000	2,261,621
1,285,000	2,700,000	4,890,000	-	-	-	-	8,875,000	25,583,979
-	-	-	-	-	-	-	-	451,566
-	-	4,000	-	-	-	-	4,000	12,943
1,400,000	2,566,000	9,816,449	255,000	-	-	-	14,037,449	15,334,821
3,432,560	8,587,381	21,434,440	1,615,106	779,218	240,719	200,512	36,289,936	77,217,682
254,246	296,302	1,766,568	106,379	199,683	20,684	35,500	2,679,362	6,600,668
254,246	296,302	605,908	106,379	174,183	20,684	35,500	1,493,202	5,068,162
26,326	50,307	444,888	30,061	151,248	12,878	12,015	727,723	2,330,691
-	-	39,600	-	-	-	-	39,600	48,417
-	2,100	25,450	300	-	-	-	27,850	78,352
48,078	3,300	63,740	8,248	12,835	-	10,000	146,201	1,263,117
179,842	240,595	32,230	67,770	10,100	7,806	13,485	551,828	1,347,586
-	-	-	-	-	-	-	-	-
-	-	2,500	-	-	-	-	2,500	2,524
-	-	1,158,160	-	25,500	-	-	1,183,660	1,529,982
50,000	-	-	-	-	-	-	50,000	59,236
-	-	-	-	-	-	-	-	19
50,000	-	-	-	-	-	-	50,000	56,980
-	-	-	-	-	-	-	-	8
-	-	-	-	-	-	-	-	28
-	-	-	-	-	-	-	-	2,201
354,912	3,485,436	585,081	174,425	1,000	90,700	-	4,691,554	13,042,211
45,675	3,070,300	394,380	5,575	-	700	-	3,516,630	3,981,080
-	-	13,300	-	-	-	-	13,300	19,001
-	-	-	-	-	-	-	-	-
4,000	234,141	48,950	6,900	-	-	-	293,991	1,139,891
-	208,000	-	-	-	-	-	208,000	248,282
-	-	43,900	-	-	-	-	43,900	57,400
-	-	2,950	-	-	-	-	2,950	76,095
-	-	-	-	-	-	-	-	118
4,000	26,141	2,100	6,900	-	-	-	39,141	66,924
-	-	-	-	-	-	-	-	664,675
-	-	-	-	-	-	-	-	26,397
-	400	10,600	2,600	300	-	-	13,900	121,817
-	28,800	11,500	8,000	-	-	-	48,300	51,743

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Mar-25	Dec-25	Mar-26 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	187	219	482	-	-	1,638
Manufacture of luggage, handbags and the like, saddlery and harness	705	45,350	165	-	-	614
Manufacture of footwear	726	810	24	-	-	520
a. Leather wear	725	809	21	-	-	519
b. Rubber and Plastic wear	1	1	3	-	-	1
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	955	1,255	897	-	-	2,121
17 - Manufacture of paper and paper products	900	3,073	35	-	-	16
18 - Printing and reproduction of recorded media	4,899	18,816	8,230	28	-	13,849
Printing and other service activities related to printing	4,868	18,220	8,016	28	-	13,849
Reproduction of recorded media	32	596	214	-	-	-
19 - Manufacture of coke and refined petroleum products	4,894	653	477	-	-	3
20 - Manufacture of chemicals and chemical products	76,363	14,018	445	-	-	15,420
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	12,030	7,370	542	-	-	1
22 - Manufacture of rubber and plastics products	399	2,286	554	8	-	15,473
23 - Manufacture of other non-metallic mineral products	81,571	21,228	13,403	-	-	2,842
24 - Manufacture of basic metals	22,267	42,687	928	-	-	11,228
25 - Manufacture of fabricated metal products, except machinery and equipment	690	145	141	-	-	11
26 - Manufacture of computer, electronic and optical products	15,407	13,318	156	-	-	7,001
27 - Manufacture of electrical equipment	5,086	1,450	1,419	-	-	573
28 - Manufacture of machinery and equipment	553	2,656	85	-	-	2
29 - Manufacture of motor vehicles, trailers and semi-trailers	21,429	2,135,680	8,067	10,304	-	6,492,253
30 - Manufacture of other transport equipment	2	5,077	3	-	-	7,073
31 - Manufacture of furniture	11,756	26,083	1,062	-	-	9,050
32 - Other manufacturing	942,264	1,066,378	62,749	597	-	234,684
Manufacture of jewellery and related articles	60,906	45,890	3,013	-	-	64,733
Manufacture of imitation jewellery and related articles	804	834	5	-	-	848
Manufacture of musical instruments	4	-	-	-	-	-
Manufacture of sports goods	2	10,747	3	-	-	9,114
Manufacture of games and toys	1	1	1	-	-	-
Manufacture of medical and dental instruments and supplies	120,612	32,722	5,443	-	-	15,725
Manufacture of Handicrafts	2,120	1,323	2,222	-	-	104
Other manufacturing n.e.c.	757,816	974,861	52,062	597	-	144,160
33 - Repair and installation of machinery and equipment	78	376	93	-	-	1,423
D. Electricity, gas, steam and air conditioning supply	23,221	28,452	18,497	-	-	7,981
Electric power generation, transmission and distribution	23,221	28,444	15,652	-	-	7,973
a) Hydal	11,621	6,150	1,306	-	-	5,959
b) Thermal	167	167	165	-	-	1
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	11,395	2,309	3,549	-	-	2,013
f) Other	38	19,818	10,632	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	8	2,845	-	-	8
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	155,805	121	68	-	-	49
36 - Water collection, treatment and supply	155,793	109	56	-	-	49
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	12	12	12	-	-	-
F. Construction	813,028	2,433,576	169,677	65,150	-	332,589
41 - Construction of buildings	532,067	2,094,579	66,419	38,958	-	281,942
42 - Civil engineering	280,583	267,420	103,131	26,192	-	25,411
43 - Specialized construction activities	378	71,576	127	-	-	25,236

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Mar-26 P								
Fixed Deposits								
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	Sub Total	Total Deposits
-	-	1,500	-	-	-	-	1,500	3,620
-	28,800	10,000	8,000	-	-	-	46,800	47,579
-	-	-	-	-	-	-	-	544
-	-	-	-	-	-	-	-	540
-	-	-	-	-	-	-	-	4
-	-	-	-	-	-	-	-	3,018
-	-	5,000	-	-	-	-	5,000	5,051
-	-	-	-	-	-	-	-	22,107
-	-	-	-	-	-	-	-	21,893
-	-	-	-	-	-	-	-	214
-	-	-	-	-	-	-	-	480
-	-	-	-	-	-	-	-	15,865
-	-	-	-	-	-	-	-	543
-	-	-	-	-	-	-	-	16,035
-	-	-	-	-	-	-	-	16,245
34,500	5,500	-	-	-	-	-	40,000	52,156
-	-	-	-	-	-	-	-	152
-	-	-	9,000	-	-	-	9,000	16,157
-	-	-	-	-	-	-	-	1,992
-	-	-	-	-	-	-	-	87
24,000	-	-	-	-	-	-	24,000	6,534,624
-	-	-	-	-	-	-	-	7,076
-	15,000	2,709	350	-	-	-	18,059	28,171
246,737	131,295	98,642	142,000	700	90,000	-	709,374	1,007,404
2,100	4,900	3,000	-	-	-	-	10,000	77,746
-	-	-	-	-	-	-	-	853
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	9,117
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	21,168
-	-	15,500	-	-	-	-	15,500	17,826
244,637	126,395	80,142	142,000	700	90,000	-	683,874	880,693
-	-	-	-	-	-	-	-	1,516
-	-	2,500	-	3,000	-	-	5,500	31,978
-	-	-	-	-	-	-	-	23,625
-	-	-	-	-	-	-	-	7,265
-	-	-	-	-	-	-	-	166
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	5,562
-	-	-	-	-	-	-	-	10,632
-	-	2,500	-	3,000	-	-	5,500	8,353
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	117
-	-	-	-	-	-	-	-	105
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	12
94,050	79,650	24,000	25,320	56,300	500	-	279,820	847,235
94,050	9,650	24,000	24,970	46,300	500	-	199,470	586,788
-	-	-	350	10,000	-	-	10,350	165,084
-	70,000	-	-	-	-	-	70,000	95,363

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Mar-25	Dec-25	Mar-26 P			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	12,268,794	23,218,504	3,555,527	47,110	-	8,549,324
45 - Wholesale and retail trade and repair of motor vehicles and	1,800,456	1,998,582	36,430	6	-	2,393,385
46 - Wholesale trade, except of motor vehicles and motorcycles	6,465,506	14,650,960	1,411,859	41,960	-	2,814,733
47 - Retail trade, except of motor vehicles and motorcycles	4,002,832	6,568,962	2,107,238	5,144	-	3,341,205
H. Transportation and storage	761,913	550,566	377,946	20	-	36,836
49 - Land transport and transport via pipelines	38,542	62,753	17,624	20	-	17,002
50 - Water transport	29	29	29	-	-	-
51 - Air transport	4,133	21,251	1,515	-	-	-
52 - Warehousing and support activities for transportation	14,539	40,812	15,374	-	-	19,792
53 - Courier activities other than national post activities	704,670	425,722	343,404	-	-	42
I. Accommodation and food service activities	463,696	381,542	29,236	4	-	330,711
55 - Accommodation	435,603	316,551	8,583	-	-	296,863
56 - Food and beverage service activities	28,093	64,991	20,653	4	-	33,848
J. Information and communication	9,518,129	8,309,082	215,678	4,355	-	2,813,235
58 - Publishing activities	5,693	893	1,028	-	-	92
59 - Motion picture, video and television programme production, sound recording and music publishing activities	296	409	326	-	-	312
60 - Programming and broadcasting activities	540	4,511	4,509	-	-	-
61 - Telecommunications	7,785,071	7,378,841	36,193	-	-	2,551,268
62 - Computer programming, consultancy and related activities	1,227,776	888,130	153,544	347	-	257,679
63 - Information service activities	498,753	36,299	20,078	4,008	-	3,883
K. Real estate activities	188,897	302,501	56,312	25,886	-	162,446
L. Professional, scientific and technical activities	1,475,450	1,492,904	44,584	7,282	-	415,718
69 - Legal and accounting activities	759,875	845,657	12,864	56	-	192,015
70 - Activities of head offices; management consultancy activities	212,429	229,082	2,198	-	-	99,728
71 - Architectural and engineering activities; technical testing and analysis	200,638	162,100	7,844	7,225	-	46,388
72 - Scientific research and development	1,266	251	191	-	-	-
73 - Advertising and market research	120,693	97,873	14,922	-	-	9,776
74 - Other professional, scientific and technical activities	180,546	157,251	6,373	-	-	67,811
75 - Veterinary activities	2	689	192	-	-	-
M. Administrative and support service activities	553,241	3,597,170	203,661	333	-	2,579,862
77 - Rental and leasing activities	23,295	17,427	134	-	-	3,782
78 - Employment activities	103,453	103,871	8,989	-	-	115,052
79 - Travel agency, tour operator, reservation service and related activities	98,123	88,284	22,473	4	-	49,728
80 - Security and investigation activities	50,292	30,999	49,081	-	-	1,132
81 - Services to buildings and landscape activities	1,963	179,249	906	24	-	108,983
82 - Office administrative, office support and other business support activities	276,114	3,177,340	122,078	305	-	2,301,185
N. Education	7,114,797	7,193,695	117,622	3,833	-	324,890
O. Human health and social work activities	1,712,009	1,186,262	37,467	3,030	-	373,831
86 - Human health activities	1,706,776	1,153,507	36,967	3,030	-	372,364
87 - Residential care activities	58	31,057	-	-	-	-
88 - Social work activities with and without accommodation	5,174	1,698	500	-	-	1,467
P. Arts, entertainment and recreation	6,283	15,589	2,862	-	-	2,676
Q. Other service activities	6,734,996	17,555,620	2,854,856	6,666	-	4,868,739
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	99,239,164	128,133,444	3,791,673	12,696	-	73,269,989
A. Private Trusts and Non-profit Organizations	75,057,028	93,176,171	815,359	12,696	-	65,059,310
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	24,182,136	34,957,273	2,976,314	-	-	8,210,679
VI. PERSONAL	370,314,470	389,741,934	168,990,448	89,920	-	83,537,432
A. Salaried persons	45,079,520	46,944,688	4,168,934	2,875	-	12,615,105
B. Self employed	125,088,152	133,529,668	19,336,288	69,158	-	41,130,174
C. Other Personal	200,146,797	209,267,579	145,485,226	17,887	-	29,792,153
VII. OTHER	12,932,452	7,742,510	209,613	9,109	-	2,834,885
Total	663,483,278	823,197,866	186,511,042	289,236	-	349,309,909

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Mar-26 P								
Fixed Deposits								
Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For Five Years and Over but Less Than Ten Years	Sub Total	Total Deposits
1,172,198	1,994,084	1,452,678	884,599	231,241	68,025	130,692	5,933,517	18,085,478
19,185	153,800	75,000	-	1,000	-	-	248,985	2,678,807
994,066	1,520,799	635,351	815,912	90,675	46,405	108,926	4,212,134	8,480,686
158,947	319,485	742,327	68,687	139,566	21,620	21,766	1,472,398	6,925,985
244,000	-	5,250	-	-	-	-	249,250	664,052
-	-	5,250	-	-	-	-	5,250	39,896
-	-	-	-	-	-	-	-	29
-	-	-	-	-	-	-	-	1,515
-	-	-	-	-	-	-	-	35,166
244,000	-	-	-	-	-	-	244,000	587,446
10,600	4,000	30,740	-	1,500	-	-	46,840	406,791
5,600	-	3,000	-	-	-	-	8,600	314,046
5,000	4,000	27,740	-	1,500	-	-	38,240	92,745
17,000	-	5,043,900	-	-	-	-	5,060,900	8,094,167
-	-	-	-	-	-	-	-	1,120
-	-	-	-	-	-	-	-	638
-	-	-	-	-	-	-	-	4,509
-	-	5,023,900	-	-	-	-	5,023,900	7,611,361
3,000	-	20,000	-	-	-	-	23,000	434,570
14,000	-	-	-	-	-	-	14,000	41,969
10,750	3,900	100	32,950	44,000	2,850	200	94,750	339,393
149,937	414,819	876,013	215,383	15,800	39,600	-	1,711,552	2,179,136
56,772	83,960	131,950	105,300	4,800	3,000	-	385,782	590,717
56,000	158,070	705,000	32,000	-	5,000	-	956,070	1,057,996
11,615	50,100	20,563	14,500	3,000	-	-	99,778	161,236
-	-	-	-	-	-	-	-	191
6,550	22,689	11,000	27,633	7,000	-	-	74,872	99,570
19,000	100,000	7,500	35,950	1,000	31,600	-	195,050	269,234
-	-	-	-	-	-	-	-	192
103,179	1,080,000	696,307	-	1,024	-	-	1,880,510	4,664,366
-	10,800	14,312	-	-	-	-	25,112	29,028
-	-	-	-	-	-	-	-	124,041
-	-	-	-	-	-	-	-	72,205
-	-	-	-	-	-	-	-	50,212
-	-	900	-	-	-	-	900	110,813
103,179	1,069,200	681,095	-	1,024	-	-	1,854,498	4,278,067
446,531	35,000	6,772,704	7,800	2,620	-	6,120	7,270,775	7,717,119
330,421	206,402	112,082	20,100	13,500	13,800	27,000	723,305	1,137,633
330,421	206,402	112,082	20,100	13,500	13,800	27,000	723,305	1,135,666
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	1,967
400	-	5,219	-	-	-	-	5,619	11,157
194,336	987,788	4,061,298	148,150	209,550	4,560	1,000	5,606,682	13,336,943
1,499,209	5,553,287	41,679,589	913,325	490,673	-	31,976	50,168,059	127,242,417
1,182,755	1,561,956	22,279,128	-	372,140	-	-	25,395,979	91,283,344
316,454	3,991,331	19,400,461	913,325	118,533	-	31,976	24,772,080	35,959,073
7,359,185	11,199,395	58,095,731	21,943,756	49,907,814	268,152	10,457,396	159,231,429	411,849,229
1,948,500	3,846,409	9,969,660	3,951,378	9,778,493	69,500	1,669,639	31,233,579	48,020,493
1,376,279	3,230,841	21,159,751	10,689,423	26,244,418	32,872	5,108,724	67,842,308	128,377,928
4,034,406	4,122,145	26,966,320	7,302,955	13,884,903	165,780	3,679,033	60,155,541	235,450,808
815,150	12,400	2,423,146	400	2,728	-	2,600	3,256,424	6,310,032
30,244,177	36,839,365	175,110,279	26,274,887	51,658,207	508,871	10,739,484	331,375,270	867,485,458

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks
As on 31st March, 2026

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-	-	-
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	54,077,388	311,285,291	26,519,959	110,357,108	26,394	27,664,252	70,397	418,178,807	80,694,138	867,485,458
I. GOVERNMENT	-	-	-	-	-	-	1,470	65,477,994	1,470	65,477,994
A. Federal Government	-	-	-	-	-	-	487	31,403,388	487	31,403,388
B. Provincial Governments	-	-	-	-	-	-	910	34,049,011	910	34,049,011
C. Local Bodies	-	-	-	-	-	-	73	25,594	73	25,594
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	88	4,209,456	88	4,209,456
Agriculture, hunting and forestry	-	-	-	-	-	-	1	33	1	33
Services	-	-	-	-	-	-	9	117,346	9	117,346
Utilities	-	-	-	-	-	-	2	2,914	2	2,914
Transport, storage and communications	-	-	-	-	-	-	6	364	6	364
Manufacturing	-	-	-	-	-	-	42	3,802,304	42	3,802,304
Mining and Quarrying	-	-	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	2	74	2	74
Others	-	-	-	-	-	-	26	286,421	26	286,421
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	3,726	175,178,649	3,726	175,178,649
Mutual Funds and AMCs	-	-	-	-	-	-	276	131,533,719	276	131,533,719
Insurance & Pension Funds	-	-	-	-	-	-	263	2,261,621	263	2,261,621
MFIs and DFIs	-	-	-	-	-	-	262	25,583,979	262	25,583,979
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	27	451,566	27	451,566
Modarabas	-	-	-	-	-	-	9	12,943	9	12,943
Other NBFIs	-	-	-	-	-	-	2,889	15,334,821	2,889	15,334,821
IV. PRIVATE SECTOR (BUSINESS)	1,503,503	24,609,205	291,290	10,857,080	1,593	664,724	20,205	41,086,673	1,816,591	77,217,682
A. Agriculture, forestry and fishing	554,660	5,175,902	102,762	1,057,424	566	224,105	128	143,237	658,116	6,600,668
1. Crop and animal production, hunting and related service activities	554,510	3,643,631	102,744	1,057,398	566	224,105	127	143,028	657,947	5,068,162
Growing of Wheat, Rice, Sugar Cane & Cotton	397,553	1,623,709	58,201	355,911	497	213,119	36	137,952	456,287	2,330,691
Growing of tropical, subtropical, pome and stone fruits & vegetables	413	47,442	81	699	-	-	32	276	526	48,417
Growing of other fruits, vegetables and crops	2,099	67,809	251	9,343	1	2	22	1,198	2,373	78,352
Raising of livestock and other related activities	71,463	829,188	35,726	430,211	31	3,228	23	489	107,243	1,263,117
Other agricultural support activities	82,982	1,075,483	8,485	261,234	37	7,756	14	3,113	91,518	1,347,586
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-	-	-
02 - Forestry and logging	8	2,524	-	-	-	-	-	-	8	2,524
03 - Fishing and aquaculture	142	1,529,747	18	26	-	-	1	209	161	1,529,982
B. Mining and quarrying	68	9,195	4	16	-	-	15	50,025	87	59,236
05 - Mining of coal and lignite	9	1	1	-	-	-	6	18	16	19
06 - Extraction of crude petroleum and natural gas	46	6,978	-	-	-	-	3	50,002	49	56,980
07 - Mining of metal ores	2	-	1	8	-	-	2	-	5	8
08 - Other mining and quarrying	5	15	1	8	-	-	4	5	10	28
09 - Mining support service activities	6	2,201	1	-	-	-	-	-	7	2,201
C. Manufacturing	105,445	1,868,115	39,331	342,329	27	37,154	402	10,794,613	145,205	13,042,211
10 - Manufacture of food products	57,143	681,558	17,907	106,758	7	126	58	3,192,638	75,115	3,981,080
11 - Manufacture of beverages	1,122	16,843	29	18	-	-	7	2,140	1,158	19,001
12 - Manufacture of tobacco products	1	-	-	-	-	-	-	-	1	-
13 - Manufacture of textiles	2,142	121,232	4,425	80,102	3	11	79	938,545	6,649	1,139,891
Preparation and spinning of textile fibres	13	8,417	-	-	3	11	55	239,853	71	248,282
Weaving of textiles	705	47,885	1,448	9,510	-	-	3	5	2,156	57,400
Finishing of textiles	169	64,356	125	3,137	-	-	8	8,602	302	76,095
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	5	118	5	118
Manufacture of made-up textile articles, except apparel	381	209	2,375	66,715	-	-	1	-	2,757	66,924
Manufacture of carpets and rugs	2	-	-	-	-	-	2	664,675	4	664,675
Manufacture of other textiles n.e.c.	872	365	477	740	-	-	5	25,292	1,354	26,397
14 - Manufacture of wearing apparel	5,521	12,788	8,517	16,182	-	-	54	92,847	14,092	121,817
15 - Manufacture of leather and related products	1,043	48,230	631	3,441	1	63	5	9	1,680	51,743

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks As on 31st March, 2026

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of f	323	177	620	3,441	-	-	1	2	944	3,620
Manufacture of luggage, handbags and the like, saddlery and harness	184	47,572	3	-	-	-	1	7	188	47,579
Manufacture of footwear	536	481	8	-	1	63	3	-	548	544
a. Leather wear	534	477	8	-	1	63	3	-	546	540
b. Rubber and Plastic wear	2	4	-	-	-	-	-	-	2	4
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	1,050	3,018	5	-	-	-	-	-	1,055	3,018
17 - Manufacture of paper and paper products	10	5,029	-	-	-	-	2	22	12	5,051
18 - Printing and reproduction of recorded media	501	16,989	9	4	-	-	61	5,114	571	22,107
Printing and other service activities related to printing	497	16,989	9	4	-	-	56	4,900	562	21,893
Reproduction of recorded media	4	-	-	-	-	-	5	214	9	214
19 - Manufacture of coke and refined petroleum products	19	479	-	-	-	-	3	1	22	480
20 - Manufacture of chemicals and chemical products	36	15,497	1	9	-	-	18	359	55	15,865
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	13	9	-	-	-	-	3	534	16	543
22 - Manufacture of rubber and plastics products	152	15,826	3	-	-	-	6	209	161	16,035
23 - Manufacture of other non-metallic mineral products	585	7,261	95	53	1	12	10	8,919	691	16,245
24 - Manufacture of basic metals	1,172	51,966	1	-	-	-	13	190	1,186	52,156
25 - Manufacture of fabricated metal products, except machinery and equipment	18	143	-	-	-	-	2	9	20	152
26 - Manufacture of computer, electronic and optical	30	16,009	5	-	-	-	3	148	38	16,157
27 - Manufacture of electrical equipment	49	1,873	2	-	-	-	6	119	57	1,992
28 - Manufacture of machinery and equipment	29	76	4	8	-	-	4	3	37	87
29 - Manufacture of motor vehicles, trailers and semi-trailers	23	388	-	-	-	-	13	6,534,236	36	6,534,624
30 - Manufacture of other transport equipment	9	7,076	-	-	-	-	1	-	10	7,076
31 - Manufacture of furniture	1,639	28,093	9	-	3	56	2	22	1,653	28,171
32 - Other manufacturing	33,093	817,639	7,686	134,332	12	36,886	51	18,546	40,842	1,007,404
Manufacture of jewellery and related articles	882	74,354	59	26	1	3,341	13	24	955	77,746
Manufacture of imitation jewellery and related articles	4	848	-	-	-	-	3	5	7	853
Manufacture of musical instruments	-	-	-	-	-	-	-	-	-	-
Manufacture of sports goods	30	9,115	-	-	-	-	2	2	32	9,117
Manufacture of games and toys	1	-	-	-	-	-	2	1	3	1
Manufacture of medical and dental instruments and	18,383	5,597	2,656	352	1	-	5	15,219	21,045	21,168
Manufacture of Handicrafts	246	196	2,780	17,625	-	-	1	5	3,027	17,826
Other manufacturing n.e.c.	13,547	727,529	2,191	116,329	10	33,545	25	3,290	15,773	880,693
33 - Repair and installation of machinery and equipment	45	92	2	1,422	-	-	1	2	48	1,516
D. Electricity, gas, steam and air conditioning supply	16	3,240	2	-	-	-	46	28,738	64	31,978
Electric power generation, transmission and distribution	16	3,240	2	-	-	-	40	20,385	58	23,625
a) Hydal	-	-	-	-	-	-	22	7,265	22	7,265
b) Thermal	-	-	-	-	-	-	8	166	8	166
c) Coal Based	-	-	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-	-	-
e) Solar	7	3,236	-	-	-	-	7	2,326	14	5,562
f) Other	9	4	2	-	-	-	3	10,628	14	10,632
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	6	8,353	6	8,353
Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	11	101	-	-	-	-	17	16	28	117
36 - Water collection, treatment and supply	6	101	-	-	-	-	15	4	21	105
37 - Sewerage	-	-	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	1	-	-	-	-	-	-	-	1	-
39 - Remediation activities and other waste management services	4	-	-	-	-	-	2	12	6	12
F. Construction	1,612	678,129	27	10,227	55	5,182	443	153,697	2,137	847,235
41 - Construction of buildings	1,321	517,696	25	10,227	15	1,121	403	57,743	1,764	586,788
42 - Civil engineering	285	159,244	1	-	40	4,061	34	1,779	360	165,084
43 - Specialized construction activities	6	1,189	1	-	-	-	6	94,174	13	95,363

8.4.1 Deposits Distributed by Category of Deposit Holders and Gender

Microfinance Banks As on 31st March, 2026

(Thousand Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	532,642	9,756,734	76,701	1,949,394	226	293,470	11,442	6,085,881	621,011	18,085,478
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	7,432	621,112	59	52,654	3	179	145	2,004,862	7,639	2,678,807
46 - Wholesale trade, except of motor vehicles and motorcycles	461,138	5,851,141	69,904	1,588,181	164	248,326	2,504	793,038	533,710	8,480,686
47 - Retail trade, except of motor vehicles and motorcycles	64,072	3,284,481	6,738	308,559	59	44,965	8,793	3,287,981	79,662	6,925,985
H. Transportation and storage	538	47,438	9	-	1	6	139	616,608	687	664,052
49 - Land transport and transport via pipelines	473	27,622	3	-	1	6	76	12,268	553	39,896
50 - Water transport	2	-	1	-	-	-	1	29	4	29
51 - Air transport	1	-	-	-	-	-	8	1,515	9	1,515
52 - Warehousing and support activities for transportation	57	19,814	5	-	-	-	14	15,352	76	35,166
53 - Courier activities other than national post activities	5	2	-	-	-	-	40	587,444	45	587,446
I. Accommodation and food service activities	6,468	381,644	167	9,647	5	124	124	15,376	6,764	406,791
55 - Accommodation	3,933	309,629	42	674	4	104	89	3,639	4,068	314,046
56 - Food and beverage service activities	2,535	72,015	125	8,973	1	20	35	11,737	2,696	92,745
J. Information and communication	1,251	101,638	79	6,378	12	23,077	950	7,963,074	2,292	8,094,167
58 - Publishing activities	17	141	-	-	1	72	57	907	75	1,120
59 - Motion picture, video and television programme production, sound recording and music publishing activities	356	607	2	-	-	-	6	31	364	638
60 - Programming and broadcasting activities	1	159	-	-	-	-	2	4,350	3	4,509
61 - Telecommunications	601	73,047	1	-	-	-	581	7,538,314	1,183	7,611,361
62 - Computer programming, consultancy and related	252	27,602	32	5,806	11	23,005	232	378,157	527	434,570
63 - Information service activities	24	82	44	572	-	-	72	41,315	140	41,969
K. Real estate activities	485	170,560	33	110	13	5,694	118	163,029	649	339,393
L. Professional, scientific and technical activities	5,489	1,005,397	211	115,393	35	9,606	400	1,048,739	6,135	2,179,136
69 - Legal and accounting activities	433	440,779	47	47,845	21	8,618	75	93,475	576	590,717
70 - Activities of head offices; management consultancy activities	107	202,123	16	36,774	3	198	115	818,901	241	1,057,996
71 - Architectural and engineering activities; technical testing and analysis	2,667	151,434	14	4,017	5	436	68	5,349	2,754	161,236
72 - Scientific research and development	6	6	-	-	-	-	2	185	8	191
73 - Advertising and market research	556	72,895	77	12,736	2	6	66	13,933	701	99,570
74 - Other professional, scientific and technical activities	1,709	137,968	57	14,021	4	348	74	116,897	1,844	269,234
75 - Veterinary activities	11	192	-	-	-	-	-	-	11	192
M. Administrative and support service activities	4,184	845,448	507	3,371,887	575	41,826	330	405,205	5,596	4,664,366
77 - Rental and leasing activities	37	28,934	-	-	-	-	16	94	53	29,028
78 - Employment activities	-	-	-	-	-	-	11	124,041	11	124,041
79 - Travel agency, tour operator, reservation service and related activities	100	8,983	1	-	552	41,026	111	22,197	764	72,205
80 - Security and investigation activities	15	1,799	1	-	2	311	42	48,102	60	50,212
81 - Services to buildings and landscape activities	402	110,285	24	7	-	-	8	521	434	110,813
82 - Office administrative, office support and other business support activities	3,630	695,448	481	3,371,880	21	489	142	210,250	4,274	4,278,067
N. Education	1,344	232,065	450	81,868	23	3,423	720	7,399,763	2,537	7,717,119
O. Human health and social work activities	1,828	628,209	384	461,864	27	11,804	106	35,756	2,345	1,137,633
86 - Human health activities	1,803	627,693	383	461,864	20	10,375	102	35,734	2,308	1,135,666
87 - Residential care activities	-	-	-	-	-	-	1	-	1	-
88 - Social work activities with and without accommodation	25	516	1	-	7	1,429	3	22	36	1,967
P. Arts, entertainment and recreation	58	5,753	11	400	2	48	16	4,956	87	11,157
Q. Other service activities	287,404	3,699,636	70,612	3,450,143	26	9,205	4,809	6,177,959	362,851	13,336,943
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	43,331	127,242,417	43,331	127,242,417
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	1,008	91,283,344	1,008	91,283,344
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	42,323	35,959,073	42,323	35,959,073
VI. PERSONAL	52,560,192	285,608,111	26,210,548	99,203,968	24,801	26,999,528	346	37,621	78,795,887	411,849,229
A. Salaried persons	368,212	33,953,660	62,313	11,409,912	2,252	2,641,034	30	15,887	432,807	48,020,493
B. Self employed	4,549,449	93,183,031	1,635,649	31,361,774	3,855	3,814,055	237	19,067	6,189,190	128,377,928
C. Other Personal	47,642,531	158,471,420	24,512,586	56,432,281	18,694	20,544,439	79	2,667	72,173,890	235,450,808
VII. OTHER	13,693	1,067,975	18,121	296,060	-	-	1,231	4,945,997	33,045	6,310,032
Total	54,077,388	311,285,291	26,519,959	110,357,108	26,394	27,664,252	70,397	418,178,807	80,694,138	867,485,458

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts.

For detail, see page xiv of this publication

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

8.5 Province/Region wise Deposits by Categories

Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Mar-25			Dec-25			Mar-26 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	8,731	33,992	42,723	14,547	37,035	51,582	13,714	51,764	65,478
	NFPSEs	7	4,482	4,489	8	2,807	2,815	8	4,201	4,209
	NBFCs & Fin Aux.	576	81,743	82,320	658	154,901	155,559	379	174,799	175,179
	Private Sector	3,216	48,249	51,466	6,452	81,172	87,624	4,826	72,392	77,218
	Trust Fund	2,288	96,951	99,239	4,228	123,906	128,133	4,286	122,956	127,242
	Personal	99,942	270,372	370,314	115,222	274,520	389,742	109,223	302,626	411,849
	Others	747	12,185	12,932	843	6,900	7,743	898	5,412	6,310
	Total	115,508	547,975	663,483	141,957	681,240	823,198	133,335	734,151	867,485
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	17	892	910	14	1,937	1,950	15	2,554	2,569
	NFPSEs	7	376	383	8	615	623	8	2,279	2,288
	NBFCs & Fin Aux.	30	14,279	14,309	30	10,501	10,531	16	18,408	18,424
	Private Sector	1,442	23,739	25,180	3,638	26,620	30,259	2,876	30,436	33,312
	Trust Fund	505	16,752	17,257	3,014	27,479	30,493	2,953	27,667	30,620
	Personal	55,818	68,032	123,850	63,141	77,606	140,748	59,437	76,321	135,758
	Others	122	7,468	7,590	121	2,701	2,822	166	2,072	2,238
	Total	57,941	131,538	189,479	69,967	147,459	217,425	65,472	159,737	225,209
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	498	2,156	2,653	32	1,395	1,427	31	12,310	12,340
	NFPSEs	-	2,212	2,212	-	1,859	1,859	-	1,795	1,795
	NBFCs & Fin Aux.	308	48,016	48,324	140	110,589	110,729	162	131,321	131,483
	Private Sector	568	13,801	14,369	1,355	31,598	32,953	822	26,891	27,713
	Trust Fund	370	57,855	58,225	86	82,548	82,634	182	80,997	81,179
	Personal	24,641	55,357	79,998	27,868	53,494	81,362	26,504	60,828	87,332
	Others	5	2,827	2,832	13	2,984	2,996	3	2,978	2,981
	Total	26,390	182,224	208,614	29,494	284,467	313,961	27,705	317,119	344,824
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	4,638	19,026	23,664	9,523	17,373	26,896	8,685	15,832	24,517
	NFPSEs	-	1,283	1,283	-	5	5	-	6	6
	NBFCs & Fin Aux.	5	14	18	0	20	20	0	15	16
	Private Sector	1,043	966	2,009	1,088	754	1,842	862	804	1,666
	Trust Fund	1,071	754	1,825	534	1,047	1,581	510	1,139	1,650
	Personal	12,006	8,289	20,295	15,005	9,009	24,015	14,330	9,043	23,373
	Others	217	422	639	52	19	71	57	9	66
	Total	18,980	30,753	49,733	26,202	28,227	54,429	24,445	26,849	51,293
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0	1	1	0	35	35	0	3	3
	NFPSEs	-	3	3	-	63	63	-	3	3
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0	189	189	7	296	303	1	188	189
	Trust Fund	1	599	600	0	1,180	1,180	1	1,336	1,337
	Personal	391	420	810	690	484	1,174	556	393	948
	Others	0	172	172	0	0	0	0	0	0
	Total	392	1,383	1,775	697	2,058	2,755	557	1,922	2,479
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	5,521	5,521	-	13,004	13,004	-	16,856	16,856
	NFPSEs	-	586	586	-	265	265	-	117	117
	NBFCs & Fin Aux.	-	5,524	5,524	-	17,986	17,986	-	12,331	12,331
	Private Sector	-	8,981	8,981	-	20,664	20,664	-	12,376	12,376
	Trust Fund	-	17,849	17,849	-	7,237	7,237	-	7,339	7,339
	Personal	-	129,806	129,806	-	125,128	125,128	-	147,151	147,151
	Others	-	759	759	-	1,142	1,142	-	311	311
	Total	-	169,026	169,026	-	185,426	185,426	-	196,481	196,481

8.5 Province/Region wise Deposits by Categories

Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Mar-25			Dec-25			Mar-26 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
				0						
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	3,578	4,543	8,121	4,978	1,725	6,703	4,984	2,273	7,257
	NFPSEs	0	23	23	-	0	0	-	0	0
	NBFCs & Fin Aux.	234	9,154	9,388	488	11,203	11,691	201	10,477	10,678
	Private Sector	162	456	619	364	1,116	1,480	265	1,536	1,801
	Trust Fund	337	3,141	3,479	589	4,413	5,002	635	4,477	5,112
	Personal	7,005	5,877	12,882	8,448	5,611	14,059	8,329	5,727	14,056
	Others	402	525	927	657	32	689	671	30	701
	Total	11,719	23,719	35,437	15,524	24,101	39,625	15,085	24,520	39,606
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	1,853	1,853	-	1,567	1,567	-	1,935	1,935
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	4,757	4,757	-	4,602	4,602	-	2,247	2,247
	Private Sector	1	118	119	0	123	123	0	161	161
	Trust Fund	4	0	5	5	1	6	4	1	5
	Personal	81	2,591	2,672	69	3,188	3,257	66	3,164	3,231
	Others	-	12	12	-	21	21	-	13	13
	Total	87	9,333	9,419	74	9,502	9,576	71	7,522	7,593

8.6 Deposits Distributed by Size of Accounts

Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Mar-25		Dec-25		Mar-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	68,382,777	108,444,129	76,541,130	106,688,487	78,250,708	106,364,882
5,000 to 10,000	115,407	766,494	1,076,622	6,955,988	396,758	2,815,991
10,000 to 20,000	106,306	1,548,157	214,982	3,113,911	1,348,015	18,475,552
20,000 to 25,000	35,003	778,017	54,367	1,201,682	214,979	4,820,556
25,000 to 30,000	33,819	905,017	52,542	1,399,868	51,825	1,396,908
30,000 to 40,000	34,516	1,187,438	51,328	1,767,274	57,246	1,981,348
40,000 to 50,000	21,060	938,838	30,111	1,340,401	30,336	1,376,311
50,000 to 60,000	18,975	1,012,017	25,748	1,387,396	20,893	1,113,538
60,000 to 70,000	10,119	652,710	14,075	905,198	12,376	797,661
70,000 to 80,000	71,640	5,369,101	64,358	4,820,492	62,778	4,704,251
80,000 to 90,000	6,137	518,229	7,900	667,469	7,227	611,850
90,000 to 100,000	5,687	540,507	8,951	848,925	6,690	634,823
100,000 to 200,000	72,326	8,570,020	70,192	8,596,959	60,453	7,551,088
200,000 to 300,000	21,914	5,073,789	23,259	5,457,483	24,933	5,870,238
300,000 to 400,000	12,825	4,263,053	13,655	4,579,684	15,215	5,126,905
400,000 to 500,000	9,268	4,010,998	9,941	4,352,330	10,756	4,696,563
500,000 to 600,000	20,261	10,355,020	19,091	9,804,936	20,768	10,669,037
600,000 to 700,000	5,719	3,606,429	6,031	3,845,971	6,484	4,120,126
700,000 to 800,000	4,544	3,324,599	4,880	3,593,602	5,565	4,092,302
800,000 to 900,000	3,969	3,300,510	3,814	3,179,473	5,655	4,794,690
900,000 to 1,000,000	3,437	3,232,810	3,592	3,385,797	4,060	3,818,818
1,000,000 to 2,000,000	35,571	42,466,878	37,220	44,824,615	41,076	50,398,069
2,000,000 to 3,000,000	12,741	29,123,248	14,391	33,007,074	14,827	33,959,241
3,000,000 to 4,000,000	4,748	15,662,606	5,652	18,702,248	5,997	19,934,719
4,000,000 to 5,000,000	2,860	12,389,248	3,126	13,619,509	2,990	13,017,412
5,000,000 to 6,000,000	5,397	27,603,444	6,153	31,465,641	6,345	32,362,458
6,000,000 to 7,000,000	1,117	7,073,814	1,300	8,271,282	1,175	7,455,803
7,000,000 to 8,000,000	851	6,257,201	940	6,938,880	891	6,585,826
8,000,000 to 9,000,000	622	5,178,424	694	5,804,765	605	5,045,186
9,000,000 to 10,000,000	471	4,442,366	523	4,914,478	533	5,038,106
10,000,000 to 100,000,000	5,171	102,423,912	5,639	113,956,772	5,374	114,765,124
100,000,000 & Over	485	242,464,253	581	363,799,276	605	383,090,077
Total	69,065,743	663,483,278	78,372,788	823,197,866	80,694,138	867,485,458

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

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

8.6.1 Deposits Distributed by Size of Accounts and Gender

Microfinance Banks
As on 31st March, 2026

(Thousand Rupees)

Type of Account*	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	52,001,491	83,203,061	26,200,027	23,106,006	10,819	8,381	36,371	47,433	78,250,708	106,364,882
5,000 to 10,000	346,559	2,451,436	43,245	314,451	971	6,886	5,983	43,219	396,758	2,815,991
10,000 to 20,000	1,211,753	16,785,742	130,292	1,602,100	809	11,439	5,161	76,271	1,348,015	18,475,552
20,000 to 25,000	200,920	4,506,924	12,126	270,287	253	5,631	1,680	37,714	214,979	4,820,556
25,000 to 30,000	37,668	1,021,689	12,316	324,873	179	4,862	1,662	45,483	51,825	1,396,908
30,000 to 40,000	46,051	1,597,596	8,357	285,373	288	10,079	2,550	88,300	57,246	1,981,348
40,000 to 50,000	22,676	1,032,320	5,548	248,267	214	9,507	1,898	86,217	30,336	1,376,311
50,000 to 60,000	14,211	755,609	4,743	253,005	394	20,528	1,545	84,396	20,893	1,113,538
60,000 to 70,000	9,051	582,915	2,395	154,497	187	12,069	743	48,181	12,376	797,661
70,000 to 80,000	28,419	2,128,458	33,668	2,524,034	107	8,014	584	43,744	62,778	4,704,251
80,000 to 90,000	4,381	370,398	2,146	181,974	126	10,580	574	48,899	7,227	611,850
90,000 to 100,000	4,447	421,415	1,426	135,585	91	8,637	726	69,185	6,690	634,823
100,000 to 200,000	38,136	4,793,299	18,199	2,196,571	1,241	153,919	2,877	413,299	60,453	7,551,088
200,000 to 300,000	15,480	3,630,710	7,670	1,815,613	695	160,217	1,088	263,697	24,933	5,870,238
300,000 to 400,000	9,819	3,300,042	4,063	1,368,864	417	138,203	916	319,796	15,215	5,126,905
400,000 to 500,000	7,869	3,099,480	2,819	1,217,018	393	168,939	475	211,116	10,756	4,496,563
500,000 to 600,000	13,276	6,828,596	5,727	2,929,853	1,304	664,316	461	246,272	20,768	10,669,037
600,000 to 700,000	4,319	2,749,335	1,503	946,959	319	203,740	343	220,092	6,484	4,120,126
700,000 to 800,000	3,795	2,791,984	1,380	1,009,912	182	134,619	208	155,777	5,565	4,092,302
800,000 to 900,000	4,067	3,469,799	1,087	905,220	263	218,148	238	201,522	5,655	4,794,690
900,000 to 1,000,000	2,585	2,438,447	896	839,876	402	372,824	177	167,670	4,060	3,818,818
1,000,000 to 2,000,000	25,984	32,328,943	10,716	12,817,238	3,189	3,697,486	1,187	1,554,402	41,076	50,398,069
2,000,000 to 3,000,000	9,082	20,808,048	3,907	8,838,560	1,399	3,269,365	439	1,043,268	14,827	33,959,241
3,000,000 to 4,000,000	3,912	13,019,224	1,464	4,842,425	441	1,465,052	180	608,018	5,997	19,934,719
4,000,000 to 5,000,000	1,932	8,418,065	668	2,895,541	273	1,180,622	117	523,185	2,990	13,017,412
5,000,000 to 6,000,000	3,652	18,648,867	1,826	9,277,841	679	3,462,346	188	973,405	6,345	32,362,458
6,000,000 to 7,000,000	734	4,654,635	262	1,655,616	115	733,617	64	411,935	1,175	7,455,803
7,000,000 to 8,000,000	563	4,156,679	186	1,364,063	78	580,418	64	484,666	891	6,585,826
8,000,000 to 9,000,000	376	3,128,190	129	1,071,482	43	366,044	57	479,469	605	5,045,186
9,000,000 to 10,000,000	320	3,024,124	92	861,780	53	506,174	68	646,027	533	5,038,106
10,000,000 to 100,000,000	2,608	44,700,550	1,056	18,039,072	454	8,163,012	1,256	43,862,490	5,374	114,765,124
100,000,000 & Over	52	10,438,691	20	6,060,151	16	1,808,576	517	364,673,659	605	383,090,077
Total	54,077,388	311,285,291	26,519,959	110,357,108	26,394	27,664,252	70,397	418,178,807	80,694,138	867,485,458

Notes:

1. Effective March 2025, Easy paisa Bank Lt. has been included in scheduled banks (and, former, Telesor Microfinance Bank has been excluded from MFIs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xv of this publication

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

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Mar-25		Dec-25		Mar-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	490,258	154,778,902	484,297	185,972,596	483,868	210,162,157
II. Securities, Shares and Other						
Financial Instruments:	-	-	-	-	4	5,922,859
A. Quoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	4	5,922,859
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	4	5,922,859
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	4	5,922,859
III. Merchandise	-	-	3,753	2,593,789	3,591	2,457,329
A. Food Items:	-	-	3,710	2,573,154	3,548	2,437,197
1. Wheat	-	-	74	33,541	68	29,789
2. Rice and Paddy	-	-	2,368	2,057,401	2,311	1,964,344
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	1,268	482,212	1,169	443,064
(a) Indigenous	-	-	1,268	482,212	1,169	443,064
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	-	-	43	20,635	43	20,132
1. Cotton Raw:	-	-	43	20,635	43	20,132
(a) Indigenous	-	-	43	20,635	43	20,132
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Mar-25		Dec-25		Mar-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	6,190	3,624,848	5,882	4,115,676	5,909	4,657,885
A. Transport Equipment	4,617	3,333,117	4,568	3,850,348	4,698	4,407,679
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipment	-	-	-	-	-	-
D. Other Machinery & Equipment	1,573	291,731	1,314	265,328	1,211	250,206
V. Real Estate	99,665	43,501,566	81,400	37,822,117	76,563	35,244,289
A. Land	44,665	10,485,409	37,607	9,834,276	35,846	9,811,989
1. Residential	3,024	2,105,512	3,573	2,370,411	3,699	2,588,056
(a) House	3,015	2,100,065	3,565	2,367,419	3,692	2,585,844
(b) Flat	9	5,448	8	2,992	7	2,212
2. Non-Residential	41,641	8,379,896	34,034	7,463,865	32,147	7,223,933
(a) Commercial	153	106,327	181	101,053	214	107,836
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	37,225	7,132,802	30,424	6,489,542	28,626	6,179,078
(d) Others	4,263	1,140,768	3,429	873,270	3,307	937,019
B. Buildings:	55,000	33,016,157	43,793	27,987,841	40,717	25,432,300
1. Residential	32,792	22,073,763	28,052	20,241,651	26,469	18,489,674
(a) House	32,637	21,892,075	27,908	20,079,685	26,327	18,337,479
(b) Flat	155	181,687	144	161,966	142	152,195
2. Non-Residential	22,208	10,942,394	15,741	7,746,190	14,248	6,942,626
(a) Commercial	489	325,198	444	390,949	418	356,415
(b) Industrial	1	2,951	1	2,625	1	2,493
(c) Agriculture	31	6,147	57	17,654	55	18,094
(d) Others	21,687	10,608,099	15,239	7,334,962	13,774	6,565,624
VI. Fixed Deposits and Insurance Policies	4,651	1,158,316	11,807	3,469,440	12,841	3,559,348
A. Bank Deposits	4,651	1,158,316	11,807	3,469,440	12,841	3,559,348
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	4,557	1,013,933	11,630	3,008,721	12,716	3,326,295
3. Other Deposits	94	144,382	177	460,719	125	233,053
B. Insurance Policies	-	-	-	-	-	-
VII. Others	319,639	79,154,971	536,743	109,358,161	642,296	132,501,296
A. Other Secured Advances	104,918	39,792,553	75,001	43,028,495	181,193	63,591,322
1. Receivables	16,566	9,164,148	16,061	9,192,941	15,948	9,056,908
2. Employees Benefits	2,627	868,489	2,474	1,322,321	2,433	1,602,744
3. Others	85,725	29,759,916	56,466	32,513,233	162,812	52,931,670
B. Advances Secured by Guarantee(s)	214,721	39,362,418	461,742	66,329,666	461,103	68,909,974
1. Institutional Guarantee(s)	-	-	176,912	1,229,520	155,454	1,549,754
2. Individual Guarantee(s)	214,721	39,362,418	284,830	65,100,146	305,649	67,360,220
VIII. Unsecured Advances	4,051,208	124,506,768	6,062,660	155,565,472	5,899,349	135,651,518
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	3,215,431	16,939,102	5,338,012	31,518,849	5,364,017	60,224,538
3. Others	835,777	107,567,666	724,648	124,046,623	535,332	75,426,980
Total	4,971,611	406,725,371	7,186,542	498,897,252	7,124,421	530,156,681

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

8.7.1 Advances Classified by Securities and Gender

Microfinance Banks
As on 31st March, 2026

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	373,524	162,698,355	110,272	47,419,782	72	44,020	483,868	210,162,157
II. Securities, Shares and Other Financial Instruments:	-	-	-	-	4	5,922,859	4	5,922,859
A. Quoted on the Stock Exchange:	-	-	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	4	5,922,859	4	5,922,859
1. To Stock Brokers and Dealers:	-	-	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-	-	-
2. To Others:	-	-	-	-	4	5,922,859	4	5,922,859
(a) Government and Other Trustee Securities	-	-	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-	-	-
(d) Others	-	-	-	-	4	5,922,859	4	5,922,859
III. Merchandise	3,140	2,149,308	451	308,021	-	-	3,591	2,457,329
A. Food Items:	3,099	2,129,594	449	307,603	-	-	3,548	2,437,197
1. Wheat	57	23,325	11	6,464	-	-	68	29,789
2. Rice and Paddy	1,948	1,694,407	363	269,937	-	-	2,311	1,964,344
3. Other Grains & Pulses:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Sugar:	1,094	411,862	75	31,202	-	-	1,169	443,064
(a) Indigenous	1,094	411,862	75	31,202	-	-	1,169	443,064
(b) Imported	-	-	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
B. Raw Materials:	41	19,714	2	418	-	-	43	20,132
1. Cotton Raw:	41	19,714	2	418	-	-	43	20,132
(a) Indigenous	41	19,714	2	418	-	-	43	20,132
(b) Imported	-	-	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-

8.7.1 Advances Classified by Securities and Gender

Microfinance Banks As on 31st March, 2026

Security	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
C. Finished/Manufactured Goods:	-	-	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	5,363	4,354,794	546	303,091	-	-	5,909	4,657,885
A. Transport Equipments	4,463	4,161,028	235	246,651	-	-	4,698	4,407,679
B. Furniture & Fixtures	-	-	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-	-	-
D. Other Machinery & Equipments	900	193,766	311	56,440	-	-	1,211	250,206
V. Real Estate	66,850	30,543,569	9,713	4,700,720	-	-	76,563	35,244,289
A. Land	32,745	8,997,873	3,101	814,116	-	-	35,846	9,811,989
1. Residential	3,177	2,239,162	522	348,894	-	-	3,699	2,588,056
(a) House	3,170	2,236,950	522	348,894	-	-	3,692	2,585,844
(b) Flat	7	2,212	-	-	-	-	7	2,212
2. Non-Residential	29,568	6,758,711	2,579	465,222	-	-	32,147	7,223,933
(a) Commercial	200	105,467	14	2,369	-	-	214	107,836
(b) Industrial	-	-	-	-	-	-	-	-
(c) Agriculture	26,259	5,759,945	2,367	419,133	-	-	28,626	6,179,078
(d) Other	3,109	893,299	198	43,720	-	-	3,307	937,019
B. Buildings:	34,105	21,545,696	6,612	3,886,604	-	-	40,717	25,432,300
1. Residential	22,150	15,698,191	4,319	2,791,483	-	-	26,469	18,489,674
(a) House	22,047	15,589,862	4,280	2,747,617	-	-	26,327	18,337,479
(b) Flat	103	108,329	39	43,866	-	-	142	152,195
2. Non-Residential	11,955	5,847,505	2,293	1,095,121	-	-	14,248	6,942,626
(a) Commercial	379	325,167	39	31,248	-	-	418	356,415
(b) Industrial	1	2,493	-	-	-	-	1	2,493
(c) Agriculture	48	15,180	7	2,914	-	-	55	18,094
(d) Other	11,527	5,504,665	2,247	1,060,959	-	-	13,774	6,565,624
VI. Fixed Deposits and Insurance Policies	8,190	2,657,648	4,651	901,700	-	-	12,841	3,559,348
A. Bank Deposits	8,190	2,657,648	4,651	901,700	-	-	12,841	3,559,348
1. Security Deposits	-	-	-	-	-	-	-	-
2. Term Deposits (TDRs)	8,095	2,475,295	4,621	851,000	-	-	12,716	3,326,295
3. Other Deposits	95	182,353	30	50,700	-	-	125	233,053
B. Insurance Policies	-	-	-	-	-	-	-	-
VII. Others	478,174	100,286,089	164,094	25,714,791	28	6,500,416	642,296	132,501,296
A. Other Secured Advances	144,558	48,085,059	36,607	9,005,847	28	6,500,416	181,193	63,591,322
1. Receivables	14,052	7,973,702	1,896	1,083,206	-	-	15,948	9,056,908
2. Employees Benefits	2,121	1,326,842	312	275,901	-	-	2,433	1,602,744
3. Others	128,385	38,784,515	34,399	7,646,739	28	6,500,416	162,812	52,931,670
B. Advances Secured by Guarantee(s)	333,616	52,201,030	127,487	16,708,944	-	-	461,103	68,909,974
1. Institutional Guarantee(s)	145,810	1,456,072	9,644	93,682	-	-	155,454	1,549,754
2. Individual Guarantee(s)	187,806	50,744,958	117,843	16,615,262	-	-	305,649	67,360,220
VIII. Unsecured Advances	4,547,988	108,035,982	1,351,328	27,598,967	33	16,569	5,899,349	135,651,518
1. Credit Cards	-	-	-	-	-	-	-	-
2. Personal Loan	4,199,329	49,626,768	1,164,660	10,584,219	28	13,551	5,364,017	60,224,538
3. Others	348,659	58,409,214	186,668	17,014,748	5	3,018	535,332	75,426,980
Total	5,483,229	410,725,745	1,641,055	106,947,071	137	12,483,864	7,124,421	530,156,681

Note(s)

1. Effective March 2025, Easy Paisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Mar-25		Dec-25		Mar-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,971,611	406,725,371	7,186,542	498,897,252	7,124,421	530,156,681
I. GOVERNMENT	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	4	6,155,823	6	12,418,233
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	4	6,155,823	6	12,418,233
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	1,448,132	311,652,060	1,301,832	369,519,062	1,245,867	371,539,011
A. Agriculture, forestry and fishing	1,169,535	249,014,671	1,017,735	278,403,436	946,549	276,251,389
1. Crop and animal production, hunting and related service activities	1,169,264	248,946,019	1,017,691	278,396,512	946,492	276,241,385
Growing of Wheat, Rice, Sugar Cane & Cotton	389,029	82,719,676	269,619	73,017,528	246,466	71,674,013
Growing of tropical, subtropical, pome and stone fruits & vegetables	817	232,881	826	330,057	748	305,639
Growing of other fruits, vegetables and crops	82,571	8,594,236	88,416	11,664,272	86,230	10,811,577
Raising of livestock and other related activities	657,892	146,787,835	608,621	175,409,165	549,050	169,220,717
Other agricultural support activities	38,955	10,611,392	50,209	17,975,490	63,998	24,229,438
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	5	898	5	682
03 - Fishing and aquaculture	271	68,651	39	6,026	52	9,322
B. Mining and quarrying	2	406	13	2,062	21	3,211
05 - Mining of coal and lignite	-	-	4	478	5	1,023
06 - Extraction of crude petroleum and natural gas	2	406	9	1,584	8	1,125
07 - Mining of metal ores	-	-	-	-	3	487
08-Other mining and quarrying	-	-	-	-	1	66
09 - Mining support service activities	-	-	-	-	4	510
C. Manufacturing	37,402	5,240,909	20,258	3,561,321	25,972	4,080,442
10 - Manufacture of food products	10,193	1,479,548	3,752	1,086,884	3,832	1,220,554
11 - Manufacture of beverages	245	52,341	234	50,374	220	45,331
12 - Manufacture of tobacco products	-	-	-	-	1	140
13 - Manufacture of textiles	4,674	1,298,281	1,080	477,466	3,402	721,582
Preparation and spinning of textile fibres	-	-	1	100	1	78
Weaving of textiles	-	-	-	-	2,045	243,308
Finishing of textiles	-	-	-	-	245	36,090
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	138	46,009	150	57,502	197	63,555
Manufacture of carpets and rugs	71	17,679	56	15,448	56	13,131
Manufacture of other textiles n.e.c.	4,465	1,234,594	873	404,416	858	365,420
14 - Manufacture of wearing apparel	5,203	363,716	6,900	591,426	9,192	770,887
15 - Manufacture of leather and related products	235	49,762	459	67,374	791	82,230

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Mar-25		Dec-25		Mar-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	36	7,406	359	34,267	691	52,729
Manufacture of luggage, handbags and the like, saddlery and harness	97	35,104	70	26,983	65	23,909
Manufacture of footwear	102	7,252	30	6,124	35	5,592
a. Leather wear	101	7,252	28	4,924	33	5,292
b. Rubber and Plastic wear	1	-	2	1,200	2	300
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	250	40,834	337	57,511	336	49,585
17 - Manufacture of paper and paper products	2	765	5	1,870	9	2,542
18 - Printing and reproduction of recorded media	152	27,444	148	31,008	138	29,210
Printing and other service activities related to printing	152	27,444	148	31,008	138	29,210
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	5	466	3	199	14	1,813
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	1	235	8	2,135
22 - Manufacture of rubber and plastics products	9	5,165	11	5,778	26	7,179
23 - Manufacture of other non-metallic mineral products	144	32,042	210	41,631	227	40,552
24 - Manufacture of basic metals	190	30,961	236	40,171	238	40,759
25 - Manufacture of fabricated metal products, except machinery and equipment	11,677	871,593	20	10,707	24	10,616
26 - Manufacture of computer, electronic and optical products	84	15,095	62	9,288	73	11,276
27 - Manufacture of electrical equipment	7	12,399	7	6,381	34	11,671
28 - Manufacture of machinery and equipment	3	72	9	10,079	37	17,392
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	16	4,163
30 - Manufacture of other transport equipment	8	464	-	-	7	1,453
31 - Manufacture of furniture	229	39,440	187	46,252	209	49,943
32 - Other manufacturing	4,092	920,520	6,597	1,026,686	7,127	957,684
Manufacture of jewellery and related articles	48	11,559	73	14,632	74	11,884
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	2	311	2	141	2	115
Manufacture of sports goods	62	19,898	46	13,661	42	14,116
Manufacture of games and toys	-	-	-	-	1	147
Manufacture of medical and dental instruments and supplies	170	50,257	202	67,134	184	58,483
Manufacture of Handicrafts	339	40,137	2,055	157,797	2,982	200,672
Other manufacturing n.e.c.	3,471	798,358	4,219	773,322	3,842	672,267
33 - Repair and installation of machinery and equipment	-	-	-	-	11	1,745
D. Electricity, gas, steam and air conditioning supply	-	-	2,128	1,788,729	2,919	1,905,670
Electric power generation, transmission and distribution	-	-	2,128	1,788,729	2,919	1,905,670
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	-	-	2,128	1,788,729	2,911	1,904,271
f) Other	-	-	-	-	8	1,399
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	4	602
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	4	602
F. Construction	8,604	3,233,695	7,618	3,048,141	7,010	2,779,320
41 - Construction of buildings	8,604	3,233,695	7,618	3,048,141	7,004	2,777,906
42 - Civil engineering	-	-	-	-	4	1,082
43 - Specialized construction activities	-	-	-	-	2	332

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Mar-25		Dec-25		Mar-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles						
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	141,725	40,369,240	153,735	53,408,006	170,081	59,816,770
46 - Wholesale trade, except of motor vehicles and motorcycles	1,850	327,201	2,036	444,004	2,078	457,800
47 - Retail trade, except of motor vehicles and motorcycles	30,408	10,646,148	30,032	13,370,711	36,322	17,604,532
H. Transportation and storage						
49 - Land transport and transport via pipelines	109,467	29,395,891	121,667	39,593,292	131,681	41,754,438
50 - Water transport	1,637	1,008,546	2,005	2,795,762	2,741	4,032,827
51 - Air transport	1,614	1,003,917	1,988	2,792,212	2,717	4,027,415
52 - Warehousing and support activities for transportation	-	-	-	-	2	138
53 - Courier activities other than national post activities	-	-	-	-	1	112
I. Accommodation and food service activities						
55 - Accommodation	23	4,629	16	3,388	17	3,406
56 - Food and beverage service activities	-	-	1	162	4	1,756
J. Information and communication						
58 - Publishing activities	1,578	264,322	1,499	311,360	1,547	310,813
59 - Motion picture, video and television programme production, sound recording and music publishing activities	682	149,949	624	155,592	626	153,822
60 - Programming and broadcasting activities	896	114,374	875	155,767	921	156,991
61 - Telecommunications	155	28,710	202	45,568	252	56,005
62 - Computer programming, consultancy and related activities	-	-	-	-	1	250
63 - Information service activities	75	11,702	88	14,291	79	13,188
K. Real estate activities						
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	71	13,643	79	13,580	85	18,499
71 - Architectural and engineering activities; technical testing and analysis	9	3,365	35	17,697	36	19,500
72 - Scientific research and development	-	-	-	-	51	4,568
73 - Advertising and market research	9	1,575	8	2,870	12	4,171
74 - Other professional, scientific and technical activities	1,443	388,537	585	187,339	677	300,649
75 - Veterinary activities	1,201	327,859	343	118,695	436	217,632
L. Administrative and support service activities						
77 - Rental and leasing activities	-	-	4	4,746	28	11,448
78 - Employment activities	110	28,163	124	30,963	105	28,019
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	69	11,242	48	8,530	39	6,864
81 - Services to buildings and landscape activities	34	11,718	42	17,533	45	28,840
82 - Office administrative, office support and other business support activities	29	9,555	24	6,872	24	7,846
M. Education						
86 - Human health activities	41,418	5,648,151	44,601	18,248,112	36,271	14,094,158
87 - Residential care activities	24	4,930	273	100,681	280	106,874
88 - Social work activities with and without accommodation	36,846	4,678,378	41,260	17,391,573	32,447	12,945,302
N. Arts, entertainment and recreation						
89 - Security and investigation activities	31	5,671	28	6,910	29	8,131
90 - Security and investigation activities	1	0	6	1,226	18	5,208
91 - Services to buildings and landscape activities	58	11,394	176	34,388	176	31,065
92 - Office administrative, office support and other business support activities	4,458	947,777	2,858	713,334	3,321	997,578
O. Human health and social work activities						
86 - Human health activities	787	190,697	423	106,952	497	133,815
87 - Residential care activities	13,333	1,621,303	16,643	1,746,963	13,541	1,412,144
88 - Social work activities with and without accommodation	270	58,111	260	86,771	302	99,544
P. Arts, entertainment and recreation						
89 - Security and investigation activities	13,063	1,563,191	16,383	1,660,192	13,238	1,312,083
90 - Security and investigation activities	-	-	-	-	1	517
Q. Other service activities						
425	425	83,089	314	59,187	255	45,239
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS						
A. Government Trusts and Non-profit Organizations	30,079	4,558,209	34,065	5,803,255	37,518	6,311,787
B. Private Trusts and Non-profit Organizations	-	-	-	-	50	33,327
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	2	1,019
VI. PERSONAL						
A. Bank Employees	3,482,077	76,896,589	5,869,900	121,232,685	5,849,351	142,817,865
1) For house building	7,568	6,908,659	8,289	8,962,508	12,015	11,440,881
2) For transport i.e. purchase of car etc.	851	4,017,091	1,115	5,206,935	4,845	7,513,166
3) Other purposes	1,303	1,338,506	1,710	1,641,610	1,775	1,746,372
B. Consumer Financing	5,414	1,553,062	5,464	2,113,963	5,395	2,181,343
1) For house building	3,334,466	58,978,898	5,647,062	87,093,209	5,613,365	99,691,375
2) For transport i.e. purchase of car etc	105,190	37,002,236	103,608	37,511,345	92,692	35,002,419
3) Credit cards	1,024	788,063	620	537,522	799	542,615
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	2,719	2,620,584	3,159	2,243,243	3,542	2,224,568
C) Other	3,225,533	18,568,016	5,539,675	46,801,099	5,516,332	61,921,773
VII. OTHER						
140,043	140,043	11,009,031	214,549	25,176,968	223,971	31,685,609
Total	4,971,611	406,725,371	7,186,542	498,897,252	7,124,421	530,156,681

Note(s)

1. Effective March 2025, Easy Paisa Bank Ltd. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 31st March, 2026

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-
1) Official	-	-	-	-	-	-	-	-
2) Business	-	-	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	5,483,229	410,725,745	1,641,055	106,947,071	137	12,483,864	7,124,421	530,156,681
I. GOVERNMENT	-	-	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-	-	-
2) Others	-	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	-	-	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-	-	-
Construction	-	-	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFI)	-	-	-	-	6	12,418,233	6	12,418,233
Mutual Funds and AMCs	-	-	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-	-	-
NBFI and DFIs	-	-	-	-	6	12,418,233	6	12,418,233
Stock Exchanges & Brokerage Houses	-	-	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-	-	-
Other NBFI	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	939,993	293,576,592	305,823	77,944,890	51	17,528	1,245,867	371,539,011
A. Agriculture, forestry and fishing	735,220	217,211,912	211,288	59,027,476	41	12,601	946,549	276,251,389
1. Crop and animal production, hunting and related service activities	735,182	217,202,934	211,269	59,026,450	41	12,601	946,492	276,241,385
Growing of Wheat, Rice, Sugar Cane & Cotton	197,381	59,283,384	49,051	12,380,878	34	9,751	246,466	71,674,013
Growing of tropical, subtropical, pome and stone fruits & vegetables	572	232,632	176	73,007	-	-	748	305,639
Growing of other fruits, vegetables and crops	75,548	9,308,680	10,681	1,502,090	1	806	86,230	10,811,577
Raising of livestock and other related activities	412,989	128,987,753	136,055	40,231,521	6	1,444	549,050	169,220,717
Other agricultural support activities	48,692	19,390,485	15,306	4,838,954	-	-	63,998	24,229,438
Hunting, trapping and related service activities	-	-	-	-	-	-	-	-
82 - Forestry and logging	5	682	-	-	-	-	5	682
83 - Fishing and aquaculture	33	8,296	19	1,026	-	-	52	9,322
B. Mining and quarrying	17	2,928	4	283	-	-	21	3,211
85 - Mining of coal and lignite	4	919	1	104	-	-	5	1,023
86 - Extraction of crude petroleum and natural gas	8	1,125	-	-	-	-	8	1,125
87 - Mining of metal ores	2	435	1	52	-	-	3	487
88-Other mining and quarrying	-	-	1	66	-	-	1	66
89 - Mining support service activities	3	449	1	61	-	-	4	510
C. Manufacturing	9,645	2,753,516	16,327	1,326,926	-	-	25,972	4,080,442
10 - Manufacture of food products	3,250	962,532	582	258,022	-	-	3,832	1,220,554
11 - Manufacture of beverages	210	43,611	10	1,720	-	-	220	45,331
12 - Manufacture of tobacco products	1	140	-	-	-	-	1	140
13 - Manufacture of textiles	1,262	492,048	2,140	229,534	-	-	3,402	721,582
Preparation and spinning of textile fibres	1	78	-	-	-	-	1	78
Weaving of textiles	630	140,978	1,415	102,330	-	-	2,045	243,308
Finishing of textiles	123	25,892	122	10,198	-	-	245	36,090
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	17	3,233	180	60,322	-	-	197	63,555
Manufacture of carpets and rugs	40	10,790	16	2,341	-	-	56	13,131
Manufacture of other textiles n.e.c.	451	311,077	407	54,343	-	-	858	365,420
14 - Manufacture of wearing apparel	1,332	263,807	7,860	507,080	-	-	9,192	770,887
15 - Manufacture of leather and related products	213	44,277	578	37,953	-	-	791	82,330

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks
As on 31st March, 2026

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	125	17,811	366	34,918	-	-	691	52,729
Manufacture of luggage, handbags and the like, saddlery and harness	58	21,646	7	2,263	-	-	65	23,909
Manufacture of footwear	30	4,820	5	772	-	-	35	5,592
a. Leather wear	28	4,520	5	772	-	-	33	5,292
b. Rubber and Plastic wear	2	300	-	-	-	-	2	300
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	332	49,261	4	324	-	-	336	49,585
17 - Manufacture of paper and paper products	5	1,575	4	967	-	-	9	2,542
18 - Printing and reproduction of recorded media	133	28,278	5	932	-	-	138	29,210
Printing and other service activities related to printing	133	28,278	5	932	-	-	138	29,210
Reproduction of recorded media	-	-	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	13	1,733	1	80	-	-	14	1,813
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	8	2,135	-	-	-	-	8	2,135
22 - Manufacture of rubber and plastic products	25	6,797	1	382	-	-	26	7,179
23 - Manufacture of other non-metallic mineral products	136	34,818	91	5,734	-	-	227	40,552
24 - Manufacture of basic metals	238	40,759	-	-	-	-	238	40,759
25 - Manufacture of fabricated metal products, except machinery and equipment	24	10,616	-	-	-	-	24	10,616
26 - Manufacture of computer, electronic and optical products	50	8,624	23	2,652	-	-	73	11,276
27 - Manufacture of electrical equipment	32	11,539	2	132	-	-	34	11,671
28 - Manufacture of machinery and equipment	31	17,043	6	349	-	-	37	17,392
29 - Manufacture of motor vehicles, trailers and semi-trailers	16	4,163	-	-	-	-	16	4,163
30 - Manufacture of other transport equipment	7	1,453	-	-	-	-	7	1,453
31 - Manufacture of furniture	200	45,894	9	4,049	-	-	209	49,943
32 - Other manufacturing	2,117	680,720	5,010	276,964	-	-	7,127	957,684
Manufacture of jewellery and related articles	48	10,455	26	1,429	-	-	74	11,884
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-	-
Manufacture of musical instruments	2	115	-	-	-	-	2	115
Manufacture of sports goods	41	14,100	1	16	-	-	42	14,116
Manufacture of games and toys	1	147	-	-	-	-	1	147
Manufacture of medical and dental instruments and supplies	170	55,461	14	3,022	-	-	184	58,483
Manufacture of Handicrafts	139	35,647	2,843	165,025	-	-	2,982	200,672
Other manufacturing n.e.c.	1,716	564,795	2,126	107,472	-	-	3,842	672,267
33 - Repair and installation of machinery and equipment	10	1,693	1	52	-	-	11	1,745
D. Electricity, gas, steam and air conditioning supply	2,463	1,702,828	456	202,842	-	-	2,919	1,905,670
Electric power generation, transmission and distribution	2,463	1,702,828	456	202,842	-	-	2,919	1,905,670
a) Hydal	-	-	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-	-	-
e) Solar	2,457	1,701,567	454	202,704	-	-	2,911	1,904,271
f) Other	6	1,261	2	138	-	-	8	1,399
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	4	602	-	-	-	-	4	602
36 - Water collection, treatment and supply	-	-	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-	-	-
39 - Remediation activities and other waste management services	4	602	-	-	-	-	4	602
F. Construction	5,977	2,322,812	1,033	456,438	-	-	7,010	2,779,250
41 - Construction of buildings	5,972	2,321,668	1,032	456,438	-	-	7,004	2,777,906
42 - Civil engineering	4	1,082	-	-	-	-	4	1,082
43 - Specialized construction activities	1	262	1	70	-	-	2	332

8.8.1 Advances Classified by Borrowers and Gender

Microfinance Banks As on 31st March, 2026

Borrower	(Thousand Rupees)							
	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	126,772	48,260,364	43,309	11,556,406	-	-	170,081	59,816,770
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,069	452,329	9	5,471	-	-	2,078	457,800
46 - Wholesale trade, except of motor vehicles and motorcycles	28,852	13,719,268	7,470	3,885,264	-	-	36,322	17,604,532
47 - Retail trade, except of motor vehicles and motorcycles	95,851	34,088,767	35,830	7,665,671	-	-	131,681	41,754,438
H. Transportation and storage	2,660	3,986,887	81	45,940	-	-	2,741	4,032,827
49 - Land transport and transport via pipelines	2,640	3,981,942	77	45,473	-	-	2,717	4,027,415
50 - Water transport	1	86	1	52	-	-	2	138
51 - Air transport	1	112	-	-	-	-	1	112
52 - Warehousing and support activities for transportation	14	2,991	3	415	-	-	17	3,406
53 - Courier activities other than national post activities	4	1,756	-	-	-	-	4	1,756
I. Accommodation and food service activities	1,450	297,634	97	13,179	-	-	1,547	310,813
55 - Accommodation	597	147,605	29	6,217	-	-	626	153,822
56 - Food and beverage service activities	853	150,029	68	6,962	-	-	921	156,991
J. Information and communication	206	50,274	46	5,731	-	-	252	56,005
58 - Publishing activities	1	250	-	-	-	-	1	250
59 - Motion picture, video and television programme production, sound recording and music publishing activities	77	131,146	2	42	-	-	79	131,188
60 - Programming and broadcasting activities	-	-	-	-	-	-	-	-
61 - Telecommunications	84	18,435	1	64	-	-	85	18,499
62 - Computer programming, consultancy and related activities	33	16,813	3	2,687	-	-	36	19,500
63 - Information service activities	11	1,630	40	2,938	-	-	51	4,568
K. Real estate activities	11	4,121	1	50	-	-	12	4,171
L. Professional, scientific and technical activities	549	244,196	128	56,453	-	-	677	300,649
69 - Legal and accounting activities	340	182,539	96	35,093	-	-	436	217,632
70 - Activities of head offices; management consultancy activities	25	7,228	3	4,220	-	-	28	11,448
71 - Architectural and engineering activities; technical testing and analysis	99	26,719	6	1,300	-	-	105	28,019
72 - Scientific research and development	-	-	-	-	-	-	-	-
73 - Advertising and market research	30	5,186	9	1,678	-	-	39	6,864
74 - Other professional, scientific and technical activities	34	15,807	11	13,033	-	-	45	28,840
75 - Veterinary activities	21	6,717	3	1,129	-	-	24	7,846
M. Administrative and support service activities	29,230	12,609,949	7,031	2,078,681	10	5,527	36,271	14,694,158
77 - Rental and leasing activities	263	101,325	17	5,549	-	-	280	106,874
78 - Employment activities	25,986	11,010,646	6,451	1,929,128	10	5,527	32,447	12,945,302
79 - Travel agency, tour operator, reservation service and related activities	26	7,541	3	590	-	-	29	8,131
80 - Security and investigation activities	15	4,950	3	258	-	-	18	5,208
81 - Services to buildings and landscape activities	157	29,569	19	1,496	-	-	176	31,065
82 - Office administrative, office support and other business support activities	2,783	855,918	538	141,660	-	-	3,321	997,578
N. Education	343	82,118	154	51,698	-	-	497	133,815
O. Human health and social work activities	3,874	972,167	9,667	439,977	-	-	13,541	1,412,144
86 - Human health activities	236	78,976	66	20,568	-	-	302	99,544
87 - Residential care activities	3,638	893,191	9,600	418,892	-	-	13,238	1,312,083
88 - Social work activities with and without accommodation	-	-	1	517	-	-	1	517
P. Arts, entertainment and recreation	152	33,669	103	11,570	-	-	255	45,239
Q. Other service activities	21,420	3,640,616	16,098	2,671,170	-	-	37,518	6,311,787
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	50	33,327	50	33,327
A. Government Trusts and Non-profit Organizations	-	-	-	-	2	1,019	2	1,019
B. Private Trusts and Non-profit Organizations	-	-	-	-	48	32,308	48	32,308
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	-	-
VI. PERSONAL	4,531,462	115,060,543	1,317,859	27,742,546	30	14,776	5,849,351	142,817,865
A. Bank Employees	10,349	9,952,955	1,664	1,486,701	2	1,225	12,015	11,440,881
1) For house building	4,008	6,439,859	835	1,072,082	2	1,225	4,845	7,513,166
2) For transport i.e. purchase of car etc.	1,647	1,598,805	128	147,567	-	-	1,775	1,746,372
3) Other purposes	4,694	1,914,291	701	267,052	-	-	5,395	2,181,343
B. Consumer Financing	4,418,488	81,953,870	1,194,849	17,723,954	28	13,551	5,613,365	99,691,375
1) For house building	73,289	28,311,502	19,403	6,690,917	-	-	92,692	35,002,419
2) For transport i.e. purchase of car etc	760	512,747	39	29,868	-	-	799	542,615
3) Credit cards	-	-	-	-	-	-	-	-
4) Consumers durable	3,189	2,104,631	353	119,937	-	-	3,542	2,224,568
5) Personal loans	4,341,250	51,024,990	1,175,054	10,883,232	28	13,551	5,516,332	61,921,773
C) Other	102,625	23,153,718	121,346	8,531,891	-	-	223,971	31,685,609
VII. OTHER	11,774	2,088,610	17,373	1,259,635	-	-	29,147	3,348,245
Total	5,483,229	410,725,745	1,641,055	106,947,071	137	12,483,864	7,124,421	530,156,681

Notes:

1. Effective March 2025, Easyplus Bank Lt. has been included in scheduled banks (and, former, Teleser Microfinance Bank has been excluded from MFIs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

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

8.9 Advances Classified by Rate of Interest/Return

Microfinance Banks

(Thousand Rupees)

Rate of Interest	Mar-25	Dec-25	Mar-26 P
0.00	22,605,253	41,479,337	48,219,466
1.00	-	-	-
2.00	-	-	-
3.00	430,301	409,986	242
4.00	1,317,604	2,794,760	470,221
5.00	13,867,990	13,863,318	3,221,739
6.00	-	4,999	13,944,232
7.00	24,489	22,968	43,961
8.00	152,266	443,801	449,560
9.00	132,889	397,929	374,855
10.00	118,030	262,918	246,235
11.00	90,825	74,006	3,048,866
12.00	69,625	6,205,687	3,055,911
13.00	5,298	107,044	99,474
14.00	10,719	266,225	260,652
15.00	120,157	221,178	248,597
16.00	155,411	267,841	273,228
17.00	81,912	1,638,756	2,217,140
18.00	114,119	101,486	133,100
19.00	207,755	338,754	296,809
20.00	534,977	330,671	1,097,522
21.00	822,683	461,138	391,845
22.00	1,177,699	667,984	550,177
23.00	1,842,204	1,254,665	1,325,455
24.00	1,176,477	838,432	1,062,560
25.00	2,153,567	4,137,562	5,138,633
26.00	1,727,976	2,355,780	3,205,367
27.00	1,966,544	1,365,327	1,295,507
28.00	2,010,721	3,638,557	3,854,554
29.00	2,936,930	1,528,426	1,292,601
30.00	5,944,567	3,702,689	4,663,739
31.00	7,185,064	6,492,793	7,833,617
32.00	15,831,554	26,494,296	32,461,008
33.00	18,102,961	30,299,641	25,112,493
34.00	7,501,874	15,278,002	18,497,800
35.00	7,266,616	17,438,973	25,285,496
36.00	10,854,083	35,372,383	45,526,132
37.00	33,040,080	37,142,126	34,498,406
38.00	29,940,040	39,429,185	45,697,082
39.00	25,302,557	32,462,677	28,973,929
40.00	68,500,127	47,454,223	46,664,263
41.00	27,998,132	14,523,514	13,873,539
42.00	34,507,924	36,901,920	32,708,121
43.00	17,295,253	11,942,008	10,182,878
44.00	944,187	9,125,052	10,424,497
45.00	723,807	1,271,810	1,292,518
46.00	1,563,860	140,878	127,442
47.00	1,282,486	191,008	153,260
48.00	348,050	171,057	189,665
49.00	5,013,414	5,305,548	5,350,587
50.00 & above	31,724,313	42,277,933	44,821,698
Total	406,725,371	498,897,252	530,156,681

*Each number in the left column delineates a range for the interest rate. For example 1 means 0.25 to 1.24. Similarly "36" means 35.25 to 36.24.

8.9.1 Advances Classified by Rate of Interest/Return and Gender

Microfinance Banks As on 31st March, 2026

(Thousand Rupees)

Rate of Interest	Males	Females	Others	Total
0.00	34,240,831	7,479,312	6,499,323	48,219,466
1.00	242	-	-	242
2.00	-	-	-	-
3.00	414,361	55,860	-	470,221
4.00	2,447,112	774,627	-	3,221,739
5.00	11,943,882	2,000,350	-	13,944,232
6.00	-	-	-	-
7.00	26,718	17,243	-	43,961
8.00	407,501	42,059	-	449,560
9.00	360,930	13,925	-	374,855
10.00	226,077	20,157	-	246,235
11.00	71,063	7,413	2,970,390	3,048,866
12.00	95,857	7,562	2,952,492	3,055,911
13.00	83,518	15,957	-	99,474
14.00	230,597	30,055	-	260,652
15.00	214,885	33,712	-	248,597
16.00	227,510	45,718	-	273,228
17.00	2,201,604	15,536	-	2,217,140
18.00	94,318	38,781	-	133,100
19.00	229,012	67,796	-	296,809
20.00	1,054,597	42,925	-	1,097,522
21.00	310,641	81,204	-	391,845
22.00	475,287	74,890	-	550,177
23.00	1,154,099	171,357	-	1,325,455
24.00	400,860	661,700	-	1,062,560
25.00	4,522,847	615,785	-	5,138,633
26.00	2,971,652	233,715	-	3,205,367
27.00	1,009,942	285,565	-	1,295,507
28.00	3,567,448	287,105	-	3,854,554
29.00	1,143,947	148,654	-	1,292,601
30.00	3,472,110	1,191,630	-	4,663,739
31.00	6,063,564	1,770,053	-	7,833,617
32.00	27,099,102	5,361,653	253	32,461,008
33.00	19,175,192	5,929,156	8,145	25,112,493
34.00	16,022,952	2,474,848	-	18,497,800
35.00	17,310,301	7,950,182	25,013	25,285,496
36.00	38,253,000	7,271,735	1,397	45,526,132
37.00	28,508,197	5,989,464	745	34,498,406
38.00	35,961,295	9,735,445	342	45,697,082
39.00	21,015,413	7,958,516	-	28,973,929
40.00	37,714,470	8,944,769	5,024	46,664,263
41.00	9,828,575	4,044,964	-	13,873,539
42.00	26,088,558	6,607,099	12,463	32,708,121
43.00	7,008,975	3,171,548	2,355	10,182,878
44.00	9,348,372	1,070,891	5,234	10,424,497
45.00	1,056,049	236,054	415	1,292,518
46.00	111,066	16,376	-	127,442
47.00	128,025	24,962	274	153,260
48.00	153,347	36,319	-	189,665
49.00	700,021	4,650,566	-	5,350,587
50.00 & above	35,579,820	9,241,878	-	44,821,698
Total	410,725,745	106,947,071	12,483,864	530,156,681

*Each number in the left column delineates a range for the interest rate. For example 1 means 0.25 to 1.24. Similarly "36" means 35.25 to 36.24.

8.10 Province/Region wise Advances by borrowers

Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Mar-25			Dec-25			Mar-26 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	6,156	6,156	-	12,418	12,418
	Private Sector	214,396	97,256	311,652	244,164	125,356	369,519	242,227	129,312	371,539
	Trust Fund	-	-	-	-	-	-	17	16	33
	Personal	34,105	42,791	76,897	50,670	70,563	121,233	61,680	81,138	142,818
	Others	11,623	6,553	18,177	459	1,531	1,990	640	2,708	3,348
	Total	260,125	146,600	406,725	295,292	203,605	498,897	304,564	225,592	530,157
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	149,178	59,425	208,603	159,819	79,460	239,279	157,225	82,487	239,712
	Trust Fund	-	-	-	-	-	-	14	8	22
	Personal	14,544	12,435	26,979	25,089	20,627	45,716	32,876	25,181	58,058
	Others	7,517	2,623	10,140	303	1,275	1,578	512	2,231	2,743
	Total	171,239	74,483	245,722	185,211	101,362	286,574	190,626	109,908	300,535
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	50,330	19,128	69,459	63,378	24,440	87,818	63,346	25,506	88,852
	Trust Fund	-	-	-	-	-	-	3	3	6
	Personal	12,856	6,546	19,402	17,851	9,277	27,127	20,402	10,822	31,225
	Others	3,548	1,569	5,116	156	201	357	129	356	484
	Total	66,734	27,243	93,977	81,384	33,918	115,302	83,880	36,686	120,566
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	9,800	8,658	18,459	13,941	10,939	24,880	14,375	10,357	24,732
	Trust Fund	-	-	-	-	-	-	-	5	5
	Personal	2,802	1,361	4,163	4,077	3,230	7,306	4,769	4,611	9,379
	Others	246	1,257	1,504	-	55	55	-	121	121
	Total	12,848	11,277	24,126	18,017	14,223	32,241	19,143	15,094	34,238
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,360	373	2,732	3,401	789	4,190	3,564	968	4,532
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,183	718	2,901	2,034	698	2,732	2,005	649	2,654
	Others	217	30	247	-	-	-	-	-	-
	Total	4,759	1,121	5,881	5,435	1,487	6,923	5,570	1,617	7,187
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	6,156	6,156	-	12,418	12,418
	Private Sector	-	4,592	4,592	-	3,539	3,539	-	3,702	3,702
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	20,817	20,817	-	35,527	35,527	-	38,509	38,509
	Others	-	864	864	-	-	-	-	-	-
	Total	-	26,273	26,273	-	45,221	45,221	-	54,629	54,629

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

Provinces/Regions	Category	(Million Rupees)								
		Mar-25			Dec-25			Mar-26 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,624	2,048	4,673	3,561	2,315	5,876	3,642	2,340	5,982
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,624	336	1,960	1,513	358	1,871	1,530	399	1,929
	Others	53	23	76	-	-	-	-	-	-
	Total	4,301	2,407	6,708	5,073	2,673	7,747	5,172	2,740	7,912
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	104	3,032	3,135	64	3,873	3,937	75	3,952	4,027
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	97	578	674	106	847	953	98	967	1,064
	Others	43	187	230	-	-	-	-	-	-
	Total	243	3,796	4,039	171	4,720	4,891	172	4,918	5,091

8.11 Advances Classified by Size of Accounts

Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Mar-25		Dec-25		Mar-26 P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	1,160,845	4,828,184	1,308,253	5,200,939	3,718,058	5,914,269
5,000 to 10,000	2,107,749	12,048,848	4,212,294	25,256,521	815,988	5,288,401
10,000 to 20,000	45,276	673,699	69,984	982,085	535,539	6,979,181
20,000 to 25,000	23,159	523,565	25,009	559,881	132,909	2,814,109
25,000 to 30,000	27,463	760,062	25,085	689,675	112,610	2,950,451
30,000 to 40,000	68,577	2,391,191	59,510	2,073,494	178,938	5,933,476
40,000 to 50,000	75,449	3,366,387	69,703	3,130,713	149,493	6,688,434
50,000 to 60,000	89,318	4,753,820	86,744	4,671,177	161,939	8,505,079
60,000 to 70,000	88,929	5,625,518	73,380	4,667,227	76,469	4,920,858
70,000 to 80,000	84,033	6,217,644	69,186	5,123,908	71,514	5,318,121
80,000 to 90,000	63,366	5,311,670	51,903	4,348,564	51,691	4,342,235
90,000 to 100,000	65,378	6,219,162	50,625	4,809,624	47,144	4,468,506
100,000 to 200,000	474,714	66,917,102	402,611	57,318,187	394,623	58,254,754
200,000 to 300,000	252,236	58,520,966	245,198	57,837,409	226,681	53,805,168
300,000 to 400,000	106,084	36,144,109	118,716	40,417,286	106,296	36,204,875
400,000 to 500,000	60,408	26,970,891	76,684	34,222,228	73,150	32,754,184
500,000 to 600,000	42,223	22,795,755	53,735	29,027,874	62,768	34,248,832
600,000 to 700,000	28,694	18,518,434	38,032	24,529,211	53,383	34,391,251
700,000 to 800,000	23,039	17,177,715	28,357	21,134,330	30,373	22,610,222
800,000 to 900,000	18,227	15,445,511	22,899	19,391,129	21,567	18,259,437
900,000 to 1,000,000	18,647	17,754,258	23,333	22,212,717	20,921	19,892,069
1,000,000 to 2,000,000	41,002	54,302,196	59,389	85,039,308	63,054	86,348,262
2,000,000 & Over	6,795	19,458,684	15,912	46,253,766	19,313	69,264,506
Total	4,971,611	406,725,371	7,186,542	498,897,252	7,124,421	530,156,681

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

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

8.11.1 Advances Classified by Size of Accounts and Gender

Microfinance Banks As on 31st March, 2026

(Thousand Rupees)

Size of Account* (Rs.)	Males		Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	2,862,353	4,605,936	855,705	1,308,332	-	-	3,718,058	5,914,269
5,000 to 10,000	648,966	4,198,046	167,022	1,090,355	-	-	815,988	5,288,401
10,000 to 20,000	420,052	5,427,727	115,487	1,551,453	-	-	535,539	6,979,181
20,000 to 25,000	100,694	2,114,703	32,214	699,384	1	23	132,909	2,814,109
25,000 to 30,000	83,054	2,163,005	29,556	787,447	-	-	112,610	2,950,451
30,000 to 40,000	122,239	4,005,254	56,699	1,928,222	-	-	178,938	5,933,476
40,000 to 50,000	106,031	4,754,544	43,462	1,933,891	-	-	149,493	6,688,434
50,000 to 60,000	121,959	6,380,721	39,978	2,124,255	2	103	161,939	8,505,079
60,000 to 70,000	49,929	3,204,449	26,538	1,716,284	2	125	76,469	4,920,858
70,000 to 80,000	53,178	3,958,742	18,335	1,359,303	1	76	71,514	5,318,121
80,000 to 90,000	38,423	3,239,573	13,267	1,102,581	1	82	51,691	4,342,235
90,000 to 100,000	38,112	3,614,024	9,031	854,387	1	95	47,144	4,468,506
100,000 to 200,000	306,851	45,187,696	87,734	13,061,274	38	5,783	394,623	58,254,754
200,000 to 300,000	168,544	40,266,915	58,109	13,531,583	28	6,670	226,681	53,805,168
300,000 to 400,000	83,736	28,539,268	22,551	7,662,647	9	2,959	106,296	36,204,875
400,000 to 500,000	58,406	26,150,591	14,741	6,602,257	3	1,336	73,150	32,754,184
500,000 to 600,000	50,571	27,613,216	12,192	6,632,877	5	2,740	62,768	34,248,832
600,000 to 700,000	43,573	28,083,133	9,803	6,303,521	7	4,597	53,383	34,391,251
700,000 to 800,000	24,240	18,048,875	6,118	4,550,176	15	11,171	30,373	22,610,222
800,000 to 900,000	17,501	14,819,936	4,063	3,437,080	3	2,421	21,567	18,259,437
900,000 to 1,000,000	16,923	16,092,741	3,996	3,797,417	2	1,910	20,921	19,892,069
1,000,000 to 2,000,000	51,962	71,222,682	11,084	15,113,268	8	12,312	63,054	86,348,262
2,000,000 & Over	15,932	47,033,968	3,370	9,799,077	11	12,431,461	19,313	69,264,506
Total	5,483,229	410,725,745	1,641,055	106,947,071	137	12,483,864	7,124,421	530,156,681

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication

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

8.12 Classification of Investments in Securities and Shares

Microfinance Banks

(Thousand Rupees)

Securities / Shares	Mar-25			Dec-25			Mar-26 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	185,107,247	188,090,515	188,099,069	226,157,788	234,324,530	231,232,100	266,606,617	276,830,250	269,330,667
1) Treasury Bills	103,417,052	105,632,814	104,702,773	144,583,947	149,869,330	146,162,952	166,504,554	173,268,250	168,108,357
2) Pakistan Investment Bonds (PIBs)	81,690,195	82,457,701	83,396,296	81,573,841	84,455,200	85,069,148	100,102,063	103,562,000	101,222,310
a. Fixed Rate	36,069,342	36,661,712	37,060,863	53,457,099	55,938,500	56,160,704	74,178,387	77,345,300	74,438,714
b. Floating Rate	45,620,853	45,795,989	46,335,433	28,116,742	28,516,700	28,908,444	25,923,676	26,216,700	26,783,596
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	1,825,000	1,825,000	1,825,000
VIII. TERM FINANCE CERTIFICATES	155,918	155,919	155,918	1,958,871	1,958,871	1,854,491	1,849,416	1,849,416	1,849,857
IX. MUTUAL FUNDS	-	-	-	16,000,000	16,000,275	16,191,954	16,267,723	16,000,000	16,429,805
X. OTHERS	183,333	183,333	183,333	2,300,000	2,300,000	2,300,000	-	-	-
XI. Islamic Banking Products - Investments	6,873,076	6,900,864	7,072,379	4,176,570	4,166,667	4,239,220	4,157,626	4,066,667	4,298,393
a. Government Islamic Securities	6,853,889	6,840,900	7,053,192	4,109,903	4,100,000	4,172,594	4,095,959	4,000,000	4,236,729
1. GOP Ijara Sukuk	6,853,889	6,840,900	7,053,192	4,109,903	4,100,000	4,172,594	4,095,959	4,000,000	4,236,729
a. Variable Rental Rate (VRR)	5,350,975	5,340,900	5,469,669	4,109,903	4,100,000	4,172,594	4,095,959	4,000,000	4,236,729
b. Fixed Rental Rate (FRR)	1,502,914	1,500,000	1,583,523	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	19,187	59,964	19,187	66,667	66,667	66,626	61,667	66,667	61,664
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	61,667	66,667	61,664
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	19,187	59,964	19,187	66,667	66,667	66,626	-	-	-
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	192,319,574	195,330,631	195,510,699	250,593,229	258,750,343	255,817,766	290,706,382	300,571,333	293,733,722

Note(s)

1. Effective March 2025, Easypaisa Bank Lt. has been included in scheduled banks (and, former, Telenor Microfinance Bank has been excluded from MFBs). It has resulted a sort of structural break in data, particularly, on number of deposits/advances accounts. For detail, see page xiv of this publication