6.1 Scheduled Banks' Liabilities and Assets

All Banks

(Billion Rupees)

Item	Amount Jun-25	Amount Jun-26 P
Assets	**60,106**	**69,703**
I. Currency and Deposits	3,240	3,692
1. Currency	703	791
2. Transferable Deposits	2,290	2,648
3. Restricted/ compulsory deposits	67	67
4 Other Deposits	179	187
II. Securities(other than shares)	36,806	42,837
1. Short-term	6,076	8,105
2. Long-term	30,730	34,732
III. Loans extended (Advances)	14,873	16,509
1. Short-term	8,799	9,348
A) Money at call	330	162
B) Reverse Repo	571	578
C) Bills purchased and discounted	359	356
D) Other short-term advances and financial leases	7,539	8,252
2. Long-term	6,074	7,161
IV. Shares and other equity	787	814
1. Quoted	353	343
2. Non quoted	424	438
3. Investment fund shares	9	33
V. Insurance Technical Reserve	-	-
VI. Financial Derivatives	10	15
VII. Other accounts receivable	2,664	3,826
1. Trade credit and advances	-	-
2. Others	2,664	3,826
A) Dividends receivable resident sector	0	0
B) Settlement accounts resident sector	38	45
C) Items in the process of collection	0	0
D) Miscellaneous assets residents sector	2,619	3,723
E) Other non- resident accounts receivable	6	57
VIII. Non-financial assets	1,726	2,011
1. Produced assets	1,301	1,503
A) Tangible fixed assets	1,169	1,325
a) Dwellings	245	259
i) Building on freehold land	10	11
ii) Building on leasehold land	235	248
b) Other buildings and structures	392	421
i) Building on freehold land	120	139
ii) Building on leasehold land	272	282
c) Machinery and equipment	436	533
i) Transport equipments	44	68
ii) Furniture & Fixtures	71	90
iii) Office equipments	253	298
iv) Other machinery & equipments	67	77
d) Other tangible fixed assets n.e.s	96	112
B) Intangible fixed assets	133	177
a) Computer software	97	142
b) Other intangible fixed assets n.e.s	35	35
C) Inventories	-	-
D) Valuables	-	-
2. Non-produced assets	393	464
A) Tangible non-produced assets	363	433
a) Land	225	267
i) Land underlying Buildings and structures	225	267
1. Freehold land	94	120
2. Leasehold land	132	147
ii) Recreational land	-	-
iii) Other land n.e.s	-	-
b) Other tangible non-produced assets n.e.s	138	165
B) Intangible non-produced assets	29	31
a) Leases and other transferable contracts	21	25
b) Purchased goodwill	2	2
c) Other intangible non-produced assets n.e.s	6	4
3. Capital work in progress	32	44

6.1 Scheduled Banks' Liabilities and Assets

All Banks

(Billion Rupees)

Item	Amount	Amount
	Jun-25	**Jun-26 P**
Liabilities	**60,106**	**69,703**
I. Deposits	36,487	42,105
1. Transferable Deposits	30,460	35,732
2. Restricted/ compulsory deposits	681	805
3. Other deposits	5,346	5,568
II. Securities (other than shares bonds/ debentures etc.)	119	111
1. Short-term	-	-
2. Long-term	119	111
III. Loans (Borrowings)	14,994	17,642
1. Short-term	14,599	16,895
A) Money at call	443	347
B) Repurchase agreements (Repo)	12,607	15,566
C) Other short-term borrowings and financial leases	1,549	983
2. Long-term borrowings	396	746
IV. Financial Derivatives	19	25
V. Other accounts payable	4,768	5,553
1. Provision for losses	987	826
A) Provision for loan losses-Specific	912	714
B) Provision for loan losses-General	48	69
C) Provision for other losses	28	43
2. Accumulated Depreciation	496	570
3. Other accounts payable other resident Sectors	3,245	4,120
A) Dividends payable	7	11
B) Settlement accounts	37	29
C) Items in the process of collection	24	19
D) Miscellaneous liability items	3,176	4,061
a) Suspense account	145	192
b) Provision for expected costs	221	261
c) Deferred tax liabilities	58	42
d) Accrued wages	17	20
e) Accrued rent	1	1
f) Accrued taxes	901	1,149
g) Other miscellaneous liability items	1,833	2,398
4. Other non- resident accounts payable	40	37
A) Dividends payable non-residents	28	18
B) Settlement accounts non-residents	-	-
C) Items in the process of collection	-	-
D) Miscellaneous liability items - non-residents	12	19
VI. Insurance, pension, and standardized guarantee schemes	-	-
VII. Shares and other equity	3,719	4,268
1. Quoted	360	311
2. Non quoted	274	295
3. Investment fund shares	-	-
4. Retained earnings	580	1,062
5. Current year result	629	774
6. General and special reserve	1,291	1,379
7. Valuation adjustments	584	447
IX. Contingencies and Commitments	**17,999**	**19,855**

P: Provisional

Source: Statistics and Data Services Department, SBP

Note:

1: Total advances shown in assets may differ from advances presented in Table 6.2 due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in Table 6.5 due to inclusion of interbank deposits, placements, margin deposits (deposits held by banks as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.

3: This data has been collected on the new format w.e.f. June, 2023.

6.2 Classification of Scheduled Banks' Advances by Borrower

(End June: Billion Rupees)

Borrower	2025						2026 P					
	All Banks		Commercial Banks*		Foreign Banks		All Banks		Commercial Banks*		Foreign Banks	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
1. FOREIGN CONSTITUENTS	**0.0**	**0.0**	**0.0**	**0.0**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
2. DOMESTIC CONSTITUENTS	**13,118.2**	**100.0**	**12,971.7**	**100.0**	**418.4**	**100.0**	**14,923.3**	**100.0**	**14,331.6**	**100.0**	**428.4**	**100.0**
I. GOVERNMENT	**644.9**	**4.9**	**644.9**	**5.0**	**368.5**	**88.1**	**639.0**	**4.3**	**258.1**	**1.8**	**381.0**	**88.9**
A. Federal Government	407.5	3.1	407.5	3.1	368.5	88.1	490.9	3.3	109.9	0.8	381.0	88.9
B. Provincial Governments	237.4	1.8	237.4	1.8	-	-	148.2	1.0	148.2	1.0	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	**2,389.1**	**18.2**	**2,389.1**	**18.4**	**-**	**-**	**2,981.1**	**20.0**	**2,981.1**	**20.8**	**-**	**-**
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	**718.7**	**5.5**	**718.7**	**5.5**	**-**	**-**	**400.8**	**2.7**	**400.8**	**2.8**	**-**	**-**
MFIs and DFIs	578.7	4.4	578.7	4.5	-	-	222.6	1.5	222.6	1.6	-	-
Others	140.0	1.1	140.0	1.1	-	-	0.2	0.0	0.2	0.0	-	-
IV. PRIVATE SECTOR (BUSINESS)	**8,135.4**	**62.0**	**7,991.7**	**61.6**	**49.6**	**11.8**	**9,343.1**	**62.6**	**9,135.9**	**63.7**	**47.1**	**11.0**
A. Agriculture, forestry and fishing	492.9	3.8	362.9	2.8	0.0	0.0	670.9	4.5	525.4	3.7	1.0	0.2
B. Mining and quarrying	86.4	0.7	86.4	0.7	-	-	77.2	0.5	77.2	0.5	-	-
C. Manufacturing	5,183.5	39.5	5,173.9	39.9	39.9	9.5	5,849.2	39.2	5,804.2	40.5	35.9	8.4
D. Electricity, gas, steam and air conditioning supply	483.7	3.7	483.7	3.7	0.9	0.2	423.0	2.8	418.4	2.9	4.6	1.1
E. Water supply; sewerage, waste management and remediation activities	32.2	0.2	32.2	0.2	-	-	44.5	0.3	44.5	0.3	-	-
F. Construction	209.5	1.6	209.5	1.6	-	-	235.2	1.6	235.2	1.6	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	647.1	4.9	647.1	5.0	4.4	1.1	868.1	5.8	863.0	6.0	5.1	1.2
H. Transportation and storage	123.4	0.9	120.1	0.9	-	-	201.7	1.4	196.8	1.4	-	-
I. Accommodation and food service activities	42.1	0.3	42.1	0.3	0.9	0.2	61.0	0.4	60.5	0.4	0.5	0.1
J. Information and communication	525.7	4.0	525.7	4.1	3.4	0.8	565.4	3.8	565.3	3.9	0.0	0.0
K. Real estate activities	42.5	0.3	42.5	0.3	-	-	47.6	0.3	47.6	0.3	-	-
L. Professional, scientific and technical activities	69.1	0.5	69.1	0.5	-	-	64.7	0.4	64.7	0.5	0.0	0.0
M. Administrative and support service activities	57.1	0.4	56.3	0.4	-	-	54.2	0.4	52.5	0.4	-	-
N. Education	30.0	0.2	30.0	0.2	-	-	36.1	0.2	36.1	0.3	-	-
O. Human health and social work activities	15.8	0.1	15.8	0.1	-	-	19.6	0.1	19.6	0.1	-	-
P. Arts, entertainment and recreation	2.3	0.0	2.3	0.0	-	-	4.6	0.0	4.6	0.0	-	-
Q. Other service activities	92.0	0.7	92.0	0.7	-	-	120.2	0.8	120.2	0.8	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	**9.3**	**0.1**	**8.7**	**0.1**	**-**	**-**	**9.6**	**0.1**	**9.1**	**0.1**	**-**	**-**
VI. PERSONAL	**1,219.2**	**9.3**	**1,217.0**	**9.4**	**0.4**	**0.1**	**1,547.9**	**10.4**	**1,544.9**	**10.8**	**0.4**	**0.1**
A. Bank Employees	305.3	2.3	303.5	2.3	0.4	0.1	401.9	2.7	399.2	2.8	0.4	0.1
B. Consumer Financing	913.3	7.0	912.9	7.0	-	-	1,145.3	7.7	1,145.1	8.0	-	-
1) For house building	207.0	1.6	207.0	1.6	-	-	267.1	1.8	267.1	1.9	-	-
2) For transport i.e. purchase of car etc	276.6	2.1	276.4	2.1	-	-	381.7	2.6	381.6	2.7	-	-
3) Credit cards	158.6	1.2	158.6	1.2	-	-	204.7	1.4	204.7	1.4	-	-
4) Consumers durable	8.5	0.1	8.4	0.1	-	-	9.0	0.1	8.8	0.1	-	-
5) Personal loans	262.6	2.0	262.6	2.0	-	-	282.9	1.9	282.8	2.0	-	-
C) Other	0.6	0.0	0.6	0.0	-	-	0.7	0.0	0.7	0.0	-	-
VII. OTHER	**1.7**	**0.0**	**1.7**	**0.0**	**-**	**-**	**1.7**	**0.0**	**1.7**	**0.0**	**-**	**-**
Total	**13,118.2**	**100.0**	**12,971.7**	**100.0**	**418.4**	**100.0**	**14,923.3**	**100.0**	**14,331.6**	**100.0**	**428.4**	**100.0**
Growth (%)	**8.7**		**8.7**		**(2.9)**		**13.8**		**10.5**		**2.4**	

P: Provisional

* All Banks excluding specialised banks

Source: Statistics and Data Services Department, SBP

6.3 Classification of Scheduled Banks' Advances by Securities Pledged

(End June: Billion Rupees)

Security	2025						2026[P]					
	All Banks		Commercial Banks*		Foreign Banks		All Banks		Commercial Banks*		Foreign Banks	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
I. Gold, Bullion, Gold & Silver												
Ornaments and Precious Metals	**127.0**	**1.0**	**127.0**	**1.0**	**-**	**-**	**140.3**	**0.9**	**140.3**	**1.0**	**-**	**-**
II. Securities, Shares and other												
Financial Instruments:	**393.9**	**3.0**	**393.9**	**3.0**	**-**	**-**	**423.1**	**2.8**	**423.1**	**3.0**	**-**	**-**
A.Quoted on the Stock Exchange	**78.0**	**0.6**	**78.0**	**0.6**	**-**	**-**	**129.5**	**0.9**	**129.5**	**0.9**	**-**	**-**
1.To Stock Brokers and Dealers	34.9	0.3	34.9	0.3	-	-	54.6	0.4	54.6	0.4	-	-
2.To Others	43.0	0.3	43.0	0.3	-	-	74.8	0.5	74.8	0.5	-	-
B.Unquoted on the Stock Exchange	**315.9**	**2.4**	**315.9**	**2.4**	**-**	**-**	**293.7**	**2.0**	**293.7**	**2.0**	**-**	**-**
1.To Stock Brokers and Dealers	3.2	0.0	3.2	0.0	-	-	8.5	0.1	8.5	0.1	-	-
2.To others	312.7	2.4	312.7	2.4	-	-	285.2	1.9	285.2	2.0	-	-
III. Merchandise	**2,840.4**	**21.7**	**2,840.3**	**21.9**	**1.0**	**0.2**	**2,776.9**	**18.6**	**2,776.0**	**19.4**	**0.8**	**0.2**
A.Food Items:	**765.8**	**5.8**	**765.7**	**5.9**	**-**	**-**	**782.9**	**5.2**	**782.9**	**5.5**	**-**	**-**
1.Wheat	232.9	1.8	232.9	1.8	-	-	160.7	1.1	160.7	1.1	-	-
2.Rice and Paddy	127.8	1.0	127.8	1.0	-	-	133.4	0.9	133.4	0.9	-	-
3.Other Grain and Pulses	6.5	0.0	6.5	0.1	-	-	13.2	0.1	13.2	0.1	-	-
4.Edible Oil	58.5	0.4	58.5	0.5	-	-	78.6	0.5	78.6	0.5	-	-
5.Sugar	250.5	1.9	250.5	1.9	-	-	291.5	2.0	291.5	2.0	-	-
6.Kariana and Spices	0.9	0.0	0.9	0.0	-	-	0.8	0.0	0.8	0.0	-	-
7.Fish and Fish Preparation	0.6	0.0	0.6	0.0	-	-	0.2	0.0	0.2	0.0	-	-
8.Other Food Items	88.0	0.7	88.0	0.7	-	-	104.3	0.7	104.3	0.7	-	-
B.Raw Materials	**848.6**	**6.5**	**848.6**	**6.5**	**0.7**	**0.2**	**903.8**	**6.1**	**903.3**	**6.3**	**0.5**	**0.1**
1.Cotton Raw	154.7	1.2	154.7	1.2	-	-	161.5	1.1	161.5	1.1	-	-
2.Synthetic Fibres	14.6	0.1	14.6	0.1	-	-	11.5	0.1	11.5	0.1	-	-
3.Fertilizers	61.4	0.5	61.4	0.5	-	-	84.3	0.6	84.3	0.6	-	-
4.Petroleum Crude	95.3	0.7	95.3	0.7	-	-	113.8	0.8	113.8	0.8	-	-
5.Iron and Steel	104.9	0.8	104.9	0.8	-	-	121.5	0.8	121.5	0.8	-	-
6.Wool and Goat Hair	0.1	0.0	0.1	0.0	-	-	0.0	0.0	0.0	0.0	-	-
7.Hides and Skins	6.2	0.0	6.2	0.0	-	-	3.1	0.0	3.1	0.0	-	-
8.Oil Seeds	3.6	0.0	3.6	0.0	-	-	5.0	0.0	5.0	0.0	-	-
9.Pesticides and Insecticides	9.3	0.1	9.3	0.1	-	-	4.7	0.0	4.7	0.0	-	-
10.Other Raw Materials	398.5	3.0	398.5	3.1	0.7	0.2	398.4	2.7	397.9	2.8	0.5	0.1
C.Finished/Manufactured Goods	**1,226.0**	**9.3**	**1,226.0**	**9.5**	**0.3**	**0.1**	**1,090.2**	**7.3**	**1,089.9**	**7.6**	**0.3**	**0.1**
1.Cotton Textiles	243.1	1.9	243.1	1.9	-	-	169.4	1.1	169.4	1.2	-	-
2.Cotton Yarn	67.2	0.5	67.2	0.5	-	-	59.7	0.4	59.7	0.4	-	-
3.Other Textiles	218.5	1.7	218.5	1.7	0.2	0.1	283.5	1.9	283.3	2.0	0.2	0.0
4.Machinery	90.6	0.7	90.6	0.7	-	-	106.0	0.7	106.0	0.7	-	-
5.Handloom Products	0.0	0.0	0.0	0.0	-	-	0.3	0.0	0.3	0.0	-	-
6.Carpets and Rugs	0.1	0.0	0.1	0.0	-	-	0.1	0.0	0.1	0.0	-	-
7.Readymade Garments	60.5	0.5	60.5	0.5	-	-	51.0	0.3	51.0	0.4	-	-
8.Cement and Cement Products	92.8	0.7	92.8	0.7	-	-	75.5	0.5	75.5	0.5	-	-
9.Sports Goods	2.7	0.0	2.7	0.0	-	-	4.1	0.0	4.1	0.0	-	-
10.Surgical Instruments	2.3	0.0	2.3	0.0	-	-	4.1	0.0	4.1	0.0	0.0	0.0
11.Chemicals and Dyes	56.5	0.4	56.5	0.4	0.0	0.0	66.4	0.4	66.4	0.5	-	-
12.Other finished goods	391.9	3.0	391.9	3.0	0.1	0.0	270.2	1.8	270.1	1.9	0.1	0.0
IV. Fixed Assets Including Machinery	**2,253.7**	**17.2**	**2,252.7**	**17.4**	**1.0**	**0.2**	**2,644.5**	**17.7**	**2,642.5**	**18.4**	**0.9**	**0.2**
V. Real Estate	**1,877.8**	**14.3**	**1,738.3**	**13.4**	**1.5**	**0.4**	**2,229.1**	**14.9**	**2,072.7**	**14.5**	**0.7**	**0.2**
VI. Fixed Deposits & Insurance Policies	**680.0**	**5.2**	**680.0**	**5.2**	**0.1**	**0.0**	**248.1**	**1.7**	**248.1**	**1.7**	**0.0**	**0.0**
VII. Others	**4,217.0**	**32.1**	**4,216.9**	**32.5**	**46.3**	**11.1**	**5,631.4**	**37.7**	**5,585.9**	**39.0**	**45.0**	**10.5**
VIII. Unsecured Advances	**728.3**	**5.6**	**722.6**	**5.6**	**368.5**	**88.1**	**829.9**	**5.6**	**442.9**	**3.1**	**381.0**	**88.9**
Total	**13,118.2**	**100.0**	**12,971.7**	**100.0**	**418.4**	**100.0**	**14,923.3**	**100.0**	**14,331.6**	**100.0**	**428.4**	**100.0**

Source: Statistics and Data Services Department, SBP

P: Provisional

* including all banks except specialised banks.

6.4 Classification of Scheduled Banks' Advances by Size of Accounts All Banks

(End June: Amount in Billion Rupees)

SIZE OF ACCOUNTS (Rs.)	2025						2026P					
	All Banks			Commercial Banks*			All Banks			Commercial Banks*		
	No. of Accounts (000)	Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Amount	Average Amount per Account (Rs.000)
Less Than 25,000	3,413.0	13.2	3.9	3,328.8	12.6	3.8	3,385.8	9.4	2.8	3,280.8	9.0	2.8
25,000 to 50,000	484.1	17.5	36.2	465.0	16.8	36.2	415.2	14.5	34.9	393.8	13.7	34.7
50,000 to 100,000	977.3	78.5	80.3	940.0	75.8	80.6	607.3	44.1	72.7	570.7	41.5	72.7
100,000 to 150,000	622.2	78.0	125.4	590.4	74.1	125.5	769.7	91.0	118.2	739.2	87.3	118.1
150,000 to 200,000	217.1	37.8	174.2	186.9	32.6	174.2	287.7	49.8	173.1	259.1	44.8	172.9
200,000 to 300,000	307.1	76.2	248.0	253.8	63.1	248.7	372.6	91.6	245.9	322.2	79.3	246.1
300,000 to 400,000	190.0	65.4	344.0	150.4	51.8	344.5	239.1	82.5	345.2	200.2	69.2	345.9
400,000 to 500,000	282.5	124.5	440.7	253.3	111.5	440.2	276.4	122.4	442.7	246.3	109.0	442.3
500,000 to 750,000	206.7	126.3	611.3	164.7	101.0	613.3	159.0	96.7	607.9	115.2	70.2	609.3
750,000 to 1,000,000	99.4	87.3	878.3	81.0	71.4	880.8	136.7	116.2	850.5	114.5	97.0	846.9
1,000,000 to 2,000,000	255.2	374.4	1,467.2	232.7	342.4	1,471.7	332.9	480.0	1,441.8	301.9	436.3	1,444.9
2,000,000 to 3,000,000	98.4	240.7	2,445.9	92.6	227.2	2,453.4	130.1	315.5	2,424.4	124.0	301.6	2,433.0
3,000,000 to 4,000,000	38.9	134.3	3,449.8	38.6	133.2	3,450.6	53.6	185.9	3,466.0	53.1	184.3	3,467.2
4,000,000 to 5,000,000	33.2	147.4	4,440.5	33.0	146.4	4,440.2	45.2	201.0	4,447.8	44.9	199.9	4,447.6
5,000,000 to 6,000,000	16.2	87.8	5,429.5	16.1	87.5	5,428.6	22.9	124.7	5,439.6	22.8	123.9	5,439.3
6,000,000 to 7,000,000	12.6	81.7	6,500.5	12.5	81.4	6,500.7	17.4	113.0	6,491.4	17.3	112.2	6,491.4
7,000,000 to 8,000,000	10.2	76.3	7,481.6	10.1	75.6	7,480.9	13.6	101.4	7,481.2	13.5	101.1	7,481.5
8,000,000 to 9,000,000	7.5	63.1	8,463.9	7.4	62.8	8,464.6	10.6	90.1	8,494.7	10.6	89.8	8,494.5
9,000,000 to 10,000,000	8.4	79.8	9,515.3	8.4	79.6	9,514.5	10.5	100.2	9,530.6	10.5	100.0	9,530.4
10,000,000 to 100,000,000	52.2	1,544.7	29,573.4	52.1	1,541.8	29,605.9	66.3	1,861.2	28,063.7	66.1	1,856.9	28,090.8
100,000,000 to 500,000,000	9.8	2,076.7	212,882.2	9.8	2,076.5	212,891.8	10.6	2,254.3	212,272.0	10.6	2,247.6	212,398.3
500,000,000 to 1,000,000,000	1.6	1,093.9	687,566.8	1.6	1,093.9	687,566.8	1.9	1,289.8	694,917.0	1.8	1,283.5	697,164.8
1,000,000,000 to 5,000,000,000	1.3	2,498.2	1,989,000.9	1.3	2,498.2	1,989,000.9	1.4	2,814.9	1,954,768.7	1.4	2,799.0	1,955,969.9
5,000,000,000 to 10,000,000,000	0.1	927.8	6,533,959.1	0.1	927.8	6,533,959.1	0.1	837.8	6,444,702.6	0.1	837.8	6,444,702.6
10,000,000,000 & Over	0.1	2,986.6	32,114,000.0	0.1	2,986.6	32,114,000.0	377.1	3,435.1	9,108.7	377.1	3,036.8	8,052.5
Total	**7,345.0**	**13,118.2**	**1,786.0**	**6,930.7**	**12,971.7**	**1,871.6**	**7,743.9**	**14,923.3**	**1,927.1**	**7,297.9**	**14,331.6**	**1,963.8**

The upper limits of the range is exclusive of amounts e.g Rs. 25 thousand to 50 thousand stands for Rs.25 thousand and over but less than Rs.50 thousand

Source: Statistics and Data Services Department, SBP

P: Provisional

* All Banks excluding specialised banks - -

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.

6.5 Scheduled Banks' Deposits Distributed by Category of Deposit Holders & Type of Accounts

(End June: Billion Rupees)

Category of Deposit Holders	All Deposits		Current Deposits		Call Deposits		Other Deposits		Saving Deposits		Fixed Deposits	
	2025	2026[P]	2025	2026[P]	2025	2026[P]	2025	2026[P]	2025	2026[P]	2025	2026[P]
1. FOREIGN CONSTITUENTS	**1,008.8**	**1,583.9**	**498.5**	**837.2**	**6.2**	**8.8**	**11.1**	**13.3**	**398.7**	**599.5**	**94.3**	**125.0**
1) Official	97.0	123.1	42.1	53.9	2.6	2.7	-	-	45.5	56.4	6.8	10.1
2) Business	164.2	197.8	122.1	161.4	0.4	0.1	10.9	13.2	25.5	18.5	5.3	4.5
3) Personal	747.2	1,262.5	334.2	621.7	3.2	6.1	0.2	0.1	327.5	524.3	82.2	110.3
4) Trust Funds and Non Profit Organizations	0.5	0.5	0.2	0.2	-	-	-	-	0.3	0.3	-	0.0
2. DOMESTIC CONSTITUENTS	**33,531.6**	**38,166.6**	**12,433.3**	**14,487.8**	**630.4**	**788.5**	**1,074.2**	**829.7**	**14,569.1**	**16,186.6**	**4,824.5**	**5,873.9**
I. GOVERNMENT	**5,221.3**	**6,216.6**	**500.4**	**668.0**	**71.5**	**188.1**	**915.8**	**568.3**	**2,058.9**	**2,707.8**	**1,674.7**	**2,084.5**
A. Federal Government	3,164.4	3,789.2	309.9	395.7	60.4	176.3	803.6	501.3	1,207.3	1,563.1	783.1	1,152.8
B. Provincial Governments	1,837.8	2,208.4	149.6	209.4	10.9	11.5	111.9	66.6	719.2	994.0	846.2	926.9
C. Local Bodies	219.1	218.9	40.9	62.9	0.1	0.3	0.3	0.3	132.4	150.6	45.3	4.8
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NF	**1,996.5**	**2,331.3**	**143.9**	**178.7**	**22.6**	**17.9**	**96.5**	**209.8**	**761.9**	**661.2**	**971.6**	**1,263.7**
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	**1,748.5**	**2,595.0**	**146.5**	**204.7**	**62.2**	**42.3**	**29.5**	**3.4**	**1,395.2**	**2,175.0**	**115.1**	**169.6**
MFIs and DFIs	47.6	47.3	4.4	5.9	0.1	0.4	0.0	0.1	36.2	34.6	6.9	6.4
Others	1,701.0	2,547.6	142.1	198.7	62.1	42.0	29.5	3.3	1,359.0	2,140.5	108.2	163.2
IV. PRIVATE SECTOR (BUSINESS)	**7,306.2**	**7,889.8**	**3,548.2**	**3,998.5**	**267.3**	**287.2**	**21.8**	**42.4**	**2,516.0**	**2,419.3**	**876.0**	**1,142.3**
A. Agriculture, forestry and fishing	248.1	205.5	107.7	118.5	17.1	7.3	0.6	0.0	113.0	73.6	9.8	6.2
B. Mining and quarrying	396.6	243.8	80.3	68.3	1.4	2.2	0.0	1.5	175.9	80.5	128.7	91.3
C. Manufacturing	1,798.9	1,914.9	920.2	989.0	78.2	79.7	5.5	9.0	535.6	514.1	255.0	323.1
D. Electricity, gas, steam and air conditioning supply	665.3	951.4	119.9	191.5	3.0	4.2	0.1	0.7	373.2	572.2	114.6	182.8
E. Water supply; sewerage, waste management and remediation act	14.2	12.0	9.2	8.3	1.3	1.1	-	-	2.3	1.7	1.4	0.9
F. Construction	561.9	550.4	283.7	288.3	37.8	50.2	0.3	0.5	201.4	176.8	38.7	34.6
G. Wholesale and retail trade; repair of motor vehicles and motorcy	1,388.7	1,651.9	925.7	1,143.4	51.4	60.2	1.3	7.1	341.2	304.2	69.0	137.0
H. Transportation and storage	400.0	390.7	175.7	177.4	5.4	7.5	0.0	0.4	179.8	140.7	39.1	64.8
I. Accommodation and food service activities	45.9	45.6	22.9	27.7	1.4	1.0	0.0	0.1	12.7	13.3	2.9	3.4
J. Information and communication	291.9	455.2	157.6	257.1	3.7	4.4	2.7	3.1	96.9	94.5	31.0	96.1
K. Real estate activities	146.2	170.4	74.3	86.6	9.6	10.0	0.2	0.2	48.5	61.0	13.7	12.5
L. Professional, scientific and technical activities	201.0	230.4	84.6	104.5	3.0	2.7	0.4	13.9	88.0	87.3	24.4	22.0
M. Administrative and support service activities	176.9	210.0	107.0	119.5	10.6	9.9	0.0	0.1	46.8	45.9	12.6	34.6
N. Education	139.7	146.4	41.6	48.2	10.3	10.5	0.0	1.1	55.1	54.7	31.4	32.0
O. Human health and social work activities	115.7	110.9	36.1	40.6	4.6	6.7	0.0	2.2	35.0	30.3	40.0	31.1
P. Arts, entertainment and recreation	3.3	6.4	2.1	3.6	0.0	1.1	0.0	0.0	0.9	1.4	0.3	0.4
Q. Other service activities	711.9	593.6	399.8	326.0	28.5	28.6	10.6	2.3	209.7	167.2	63.3	69.5
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	**762.9**	**950.9**	**151.1**	**176.0**	**16.8**	**19.7**	**0.1**	**1.6**	**306.4**	**346.0**	**283.4**	**407.6**
VI. PERSONAL	**16,446.0**	**18,103.1**	**7,915.4**	**9,200.8**	**180.1**	**217.7**	**10.2**	**3.9**	**7,520.2**	**7,875.6**	**902.0**	**805.1**
VII. OTHER	**50.2**	**79.9**	**27.8**	**61.1**	**9.9**	**15.7**	**0.2**	**0.3**	**10.5**	**1.7**	**1.8**	**1.0**
Total	**34,540.3**	**39,750.5**	**12,931.8**	**15,325.1**	**636.6**	**797.4**	**1,085.3**	**843.0**	**14,967.9**	**16,786.1**	**4,918.8**	**5,998.9**
Growth (%)	**14.4**	**15.1**	**26.0**	**18.5**	**16.9**	**25.3**	**16.7**	**(22.3)**	**10.8**	**12.1**	**(0.2)**	**22.0**

P: Provisional

Source: Statistics and Data Services Department, SBP

Note: Total may differ due to rounding off.

6.6 Scheduled Banks' Deposits Distributed by Type of Accounts

(End June: Accounts in Thousand, Amount in Billion Rupees)

Types of Accounts	2025		2026 P	
	Accounts	Amount	Accounts	Amount
Current Deposits	**145,019.9**	**12,931.8**	**174,970.0**	**15,325.1**
Call Deposits	**341.0**	**636.6**	**305.4**	**797.4**
Other Deposit Accounts	**109.5**	**1,085.3**	**109.5**	**843.0**
Saving Deposits	**25,656.3**	**14,967.9**	**25,142.1**	**16,786.1**
Fixed Deposits	**549.6**	**4,918.8**	**532.5**	**5,998.9**
Less than 6 months	82.0	1,528.7	71.6	1,796.8
For 6 months and over but less than 1 year	14.1	616.2	14.2	706.4
For 1 year and over but less than 2 years	322.6	2,391.6	314.5	3,179.3
For 2 years and over but less than 3 years	5.2	46.9	25.0	41.2
For 3 years and over but less than 4 years	13.6	106.9	11.2	107.8
For 4 years and over but less than 5 years	6.0	5.2	3.0	4.5
For 5 years and over	106.1	223.3	93.0	162.8
All Deposits	**171,676.3**	**34,540.3**	**201,059.5**	**39,750.5**
	Growth			
Current Deposits	**75.3**	**26.0**	**20.7**	**18.5**
Call Deposits	**(0.5)**	**16.9**	**(10.4)**	**25.3**
Other Deposit Accounts	**(52.8)**	**16.7**	**(0.0)**	**(22.3)**
Saving Deposits	**22.3**	**10.8**	**(2.0)**	**12.1**
Fixed Deposits	**(41.5)**	**(0.2)**	**(3.1)**	**22.0**
Less than 6 months	(41.1)	5.0	(12.7)	17.5
For 6 months and over but less than 1 year	(66.0)	3.1	1.2	14.6
For 1 year and over but less than 2 years	(33.2)	(3.9)	(2.5)	32.9
For 2 years and over but less than 3 years	(54.2)	(1.8)	385.9	(12.0)
For 3 years and over but less than 4 years	(47.6)	42.8	(17.4)	0.8
For 4 years and over but less than 5 years	(79.5)	(62.3)	(51.0)	(13.7)
For 5 years and over	(49.2)	(11.2)	(12.3)	(27.1)
All Deposits	**63.1**	**14.4**	**17.1**	**15.1**

Source: Statistics and Data Services Department, SBP

Note: Total may differ due to rounding off and growth (%) / averages are arrived at from original value.

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.

6.7 Province/Region wise Deposits by Categories* - Scheduled Banks

(Billion Rupees)

Provinces/Regions	Categories	Jun-25			Jun-26#		
		Rural	Urban	Total	Rural	Urban	Total
	Foreign	90.96	917.82	1,008.78	243.60	1,339.93	1,583.88
	Govt.	144.30	5,077.02	5,221.32	111.53	6,105.05	6,216.58
	NFPSEs	25.97	1,970.56	1,996.53	28.06	2,303.25	2,331.31
	NBFCs & Fin Aux.	2.52	1,745.94	1,748.47	3.51	2,591.45	2,594.96
Overall*	Private Sector	548.24	6,681.10	7,229.34	685.23	7,204.49	7,889.78
	Trust Fund	19.63	738.18	757.80	19.55	931.37	950.92
	Personal	2,578.25	13,949.65	16,527.90	3,557.12	14,536.33	18,103.14
	Others	2.49	47.70	50.19	1.95	77.97	79.92
	Total	**3,412.36**	**31,127.97**	**34,540.33**	**4,650.54**	**35,089.86**	**39,750.49**
	Foreign	65.22	374.59	439.81	170.66	532.72	703.38
	Govt.	25.81	1,885.56	1,911.37	31.19	2,450.03	2,481.23
	NFPSEs	8.03	974.08	982.11	10.03	1,084.49	1,094.52
	NBFCs & Fin Aux.	0.42	158.88	159.31	0.63	316.80	317.44
Punjab	Private Sector	354.75	2,865.84	3,220.60	475.72	3,008.21	3,483.93
	Trust Fund	12.00	243.68	255.68	15.00	340.09	355.09
	Personal	1,500.83	6,794.63	8,295.46	2,410.12	7,365.78	9,775.90
	Others	1.24	26.40	27.64	1.19	39.62	40.80
	Total	**1,968.29**	**13,323.67**	**15,291.97**	**3,114.53**	**15,137.75**	**18,252.28**
	Foreign	0.67	383.09	383.76	1.34	528.33	529.67
	Govt.	69.17	1,693.34	1,762.51	19.75	1,239.85	1,259.59
	NFPSEs	11.66	414.89	426.54	14.67	533.61	548.28
	NBFCs & Fin Aux.	0.08	1,477.79	1,477.86	0.30	2,131.74	2,132.05
Sindh	Private Sector	41.15	2,601.77	2,642.91	44.94	2,917.83	2,962.76
	Trust Fund	2.74	347.93	350.67	1.66	402.76	404.42
	Personal	221.64	4,244.60	4,466.25	241.34	4,213.09	4,454.43
	Others	0.02	8.86	8.88	0.43	26.71	27.14
	Total	**347.13**	**11,172.26**	**11,519.39**	**324.42**	**11,993.92**	**12,318.34**
	Foreign	9.28	31.65	40.94	18.94	47.85	66.78
	Govt.	27.57	489.85	517.41	20.29	650.78	671.07
	NFPSEs	1.20	39.35	40.55	1.76	40.49	42.25
	NBFCs & Fin Aux.	0.08	10.94	11.03	0.10	6.74	6.84
Khyber Pakhtunkhwa	Private Sector	82.39	196.44	278.83	95.83	219.24	315.07
	Trust Fund	1.20	28.89	30.09	1.08	51.55	52.63
	Personal	485.21	1,219.99	1,705.20	537.09	1,113.54	1,650.63
	Others	0.80	6.79	7.59	0.14	4.70	4.83
	Total	**607.73**	**2,023.91**	**2,631.65**	**675.22**	**2,134.89**	**2,810.11**
	Foreign	0.09	1.72	1.81	0.28	1.73	2.01
	Govt.	8.90	139.68	148.58	24.65	185.86	210.51
	NFPSEs	4.40	12.78	17.18	1.12	11.23	12.34
	NBFCs & Fin Aux.	0.00	0.12	0.12	-	5.10	5.10
Balochistan	Private Sector	35.49	118.77	154.26	41.64	132.82	174.46
	Trust Fund	0.24	8.74	8.98	0.17	4.29	4.46
	Personal	80.20	305.52	385.71	96.15	326.64	422.78
	Others	0.29	0.54	0.83	0.07	0.69	0.76
	Total	**129.60**	**587.87**	**717.47**	**164.07**	**668.36**	**832.43**
	Foreign	1.44	103.17	104.60	0.96	167.60	168.55
	Govt.	0.93	825.02	825.95	1.27	1,512.39	1,513.66
	NFPSEs	0.00	515.47	515.47	0.01	619.03	619.04
	NBFCs & Fin Aux.	0.01	82.53	82.54	0.00	108.22	108.22
Islamabad	Private Sector	4.80	842.67	847.47	4.94	883.52	888.46
	Trust Fund	1.13	101.43	102.55	0.39	126.33	126.71
	Personal	30.87	1,013.94	1,044.81	20.88	1,103.54	1,124.42
	Others	-	4.96	4.96	0.00	5.22	5.22
	Total	**39.17**	**3,489.19**	**3,528.35**	**28.44**	**4,525.85**	**4,554.29**
	Foreign	1.24	0.71	1.95	1.18	2.07	3.25
	Govt.	11.48	7.87	19.35	11.88	27.65	39.52
	NFPSEs	0.47	12.80	13.27	0.42	14.01	14.43
	NBFCs & Fin Aux.	1.67	7.01	8.68	2.44	9.79	12.23
Gilgit-Baltistan	Private Sector	10.73	15.68	26.40	15.81	18.06	33.87
	Trust Fund	0.90	1.17	2.07	0.84	1.72	2.57
	Personal	32.05	49.01	81.07	37.39	64.00	101.39
	Others	0.08	0.09	0.17	0.04	0.14	0.18
	Total	**58.63**	**94.34**	**152.96**	**70.01**	**137.43**	**207.44**
	Foreign	13.02	22.88	35.90	50.24	59.65	109.89
	Govt.	0.44	35.71	36.15	2.50	38.50	41.00
	NFPSEs	0.21	1.19	1.40	0.06	0.39	0.45
	NBFCs & Fin Aux.	0.26	8.67	8.93	0.03	13.06	13.09
AJK	Private Sector	18.95	39.93	58.87	6.36	24.80	31.16
	Trust Fund	1.42	6.34	7.76	0.41	4.62	5.04
	Personal	227.45	321.95	549.40	214.16	349.74	563.90
	Others	0.06	0.06	0.12	0.08	0.89	0.97
	Total	**261.81**	**436.73**	**698.54**	**273.85**	**491.66**	**765.51**

Source: Statistics and Data Services Department, SBP

* FATA has been merged into KPK

* Digital bank deposits are included in the overall total from June-2026

6.8 Province/Region wise Advances by Borrowers - Scheduled Banks

(Outstanding Position)

(Billion Rupees)

Provinces/Regions	Borrowers	Jun-25			Jun-26		
		Rural	Urban	Total	Rural	Urban	Total
	Foreign	-	0.03	0.03	-	-	-
	Govt.	0.05	644.85	644.90	-	639.03	639.03
	NFPSEs	-	2,389.08	2,389.08	95.60	2,885.52	2,981.12
	NBFCs & Fin Aux.	0.00	718.70	718.70	0.00	400.78	400.78
Overall	Private Sector	436.75	7,698.66	8,135.41	500.34	8,842.71	9,343.05
	Trust Fund	0.58	8.67	9.25	0.45	9.13	9.58
	Personal	107.40	1,111.76	1,219.16	112.32	1,435.49	1,547.81
	Others	0.28	1.37	1.66	0.28	1.47	1.75
	Total	**545.07**	**12,573.11**	**13,118.18**	**708.99**	**14,214.12**	**14,923.11**
	Foreign	-	0.00	0.00	-	-	-
	Govt.	-	26.96	26.96	-	49.91	49.91
	NFPSEs	-	776.85	776.85	-	839.24	839.24
	NBFCs & Fin Aux.	-	38.04	38.04	-	45.23	45.23
Punjab	Private Sector	351.90	3,380.80	3,732.70	390.96	4,095.76	4,486.72
	Trust Fund	0.58	2.46	3.04	0.45	4.36	4.81
	Personal	30.67	344.33	375.00	24.44	429.70	454.13
	Others	0.28	0.79	1.07	0.28	1.29	1.57
	Total	**383.44**	**4,570.23**	**4,953.67**	**416.13**	**5,465.48**	**5,881.61**
	Foreign	-	0.02	0.02	-	-	-
	Govt.	0.05	228.44	228.50	-	191.91	191.91
	NFPSEs	-	1,310.97	1,310.97	-	1,529.80	1,529.80
	NBFCs & Fin Aux.	0.00	659.10	659.10	0.00	295.05	295.05
Sindh	Private Sector	40.75	3,397.10	3,437.86	51.63	3,726.68	3,778.31
	Trust Fund	-	2.40	2.40	-	1.21	1.21
	Personal	10.22	680.68	690.90	8.85	915.33	924.18
	Others	-	0.58	0.58	-	0.18	0.18
	Total	**51.03**	**6,279.30**	**6,330.33**	**60.48**	**6,660.16**	**6,720.64**
	Foreign	-	-	-	-	-	-
	Govt.	-	0.05	0.05	-	0.09	0.09
	NFPSEs	-	44.16	44.16	-	-	-
	NBFCs & Fin Aux.	-	0.06	0.06	-	0.06	0.06
Khyber Pakhtunkhwa	Private Sector	35.25	93.86	129.12	42.17	103.09	145.26
	Trust Fund	-	0.00	0.00	-	0.00	0.00
	Personal	61.52	42.58	104.09	73.56	45.07	118.62
	Others	-	-	-	-	-	-
	Total	**96.77**	**180.71**	**277.48**	**115.73**	**148.30**	**264.03**
	Foreign	-	-	-	-	-	-
	Govt.	-	-	-	-	0.04	0.04
	NFPSEs	-	-	-	95.60	0.11	95.71
	NBFCs & Fin Aux.	-	-	-	-	-	-
Balochistan	Private Sector	3.50	5.78	9.28	7.91	9.29	17.19
	Trust Fund	-	-	-	-	0.07	0.07
	Personal	1.89	4.23	6.12	1.77	3.59	5.36
	Others	-	-	-	-	-	-
	Total	**5.40**	**10.01**	**15.40**	**105.28**	**13.10**	**118.37**
	Foreign	-	-	-	-	-	-
	Govt.	-	389.39	389.39	-	397.09	397.09
	NFPSEs	-	257.10	257.10	-	516.37	516.37
	NBFCs & Fin Aux.	-	21.50	21.50	-	60.43	60.43
Islamabad	Private Sector	0.40	783.74	784.13	1.32	876.97	878.29
	Trust Fund	-	3.81	3.81	-	3.49	3.49
	Personal	0.23	34.63	34.86	0.21	34.87	35.08
	Others	-	0.00	0.00	-	0.00	0.00
	Total	**0.63**	**1,490.17**	**1,490.79**	**1.53**	**1,889.22**	**1,890.74**
	Foreign	0.0	0.0	0.0	0.0	0.0	0.0
	Govt.	0.0	0.0	0.0	0.0	0.0	0.0
	NFPSEs	0.0	0.0	0.0	0.0	0.0	0.0
	NBFCs & Fin Aux.	0.0	0.0	0.0	0.0	0.0	0.0
Gilgit-Baltistan	Private Sector	3.6	2.3	5.9	4.7	3.0	7.7
	Trust Fund	0.0	0.0	0.0	0.0	0.0	0.0
	Personal	0.8	1.4	2.2	0.8	1.5	2.3
	Others	0.0	0.0	0.0	0.0	0.0	0.0
	Total	**4.4**	**3.7**	**8.1**	**5.5**	**4.5**	**10.0**
	Foreign	0.0	0.0	0.0	0.0	0.0	0.0
	Govt.	0.0	0.0	0.0	0.0	0.0	0.0
	NFPSEs	0.0	0.0	0.0	0.0	0.0	0.0
	NBFCs & Fin Aux.	0.0	0.0	0.0	0.0	0.0	0.0
AJK	Private Sector	1.3	35.1	36.4	1.7	27.9	29.6
	Trust Fund	0.0	0.0	0.0	0.0	0.0	0.0
	Personal	2.1	3.9	6.0	2.7	5.4	8.2
	Others	0.0	0.0	0.0	0.0	0.0	0.0
	Total	**3.4**	**38.9**	**42.4**	**4.4**	**33.4**	**37.8**

Source: Statistics and Data Services Department, SBP

* FATA has been merged into KPK

6.9 Province/Region-wise Disbursement & Utilization of Advances

(Billion Rupees)

Period	Province/ Region	Disbursements	(%)	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
				Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	(%)	
Apr-Jun 2026 P	Punjab	7,103.60	42.50	7,022.54	98.86	81.06	1.14	536.10	7,558.64	45.22	106.41
	Sindh	7,577.80	45.34	7,103.22	93.74	474.58	6.26	91.64	7,194.86	43.05	94.95
	KPK	731.37	4.38	720.84	98.56	10.54	1.44	87.53	808.36	4.84	110.53
	Balochistan	21.13	0.13	20.10	95.11	1.03	4.89	11.75	31.85	0.19	150.69
	Islamabad	1,260.20	7.54	1,021.29	81.04	238.91	18.96	78.42	1,099.71	6.58	87.26
	Gilgit-Baltistan	7.87	0.05	7.80	99.05	0.08	0.95	0.30	8.10	0.05	102.90
	AJK	12.22	0.07	11.59	94.81	0.63	5.19	1.09	12.68	0.07	103.73
	Total	**16,714.20**	**100.00**	**15,907.37**	**95.17**	**806.83**	**4.83**	**806.83**	**16,714.20**	**100.00**	
Jan-Mar 2026	Punjab	5,572.99	37.32	5,317.25	95.41	255.41	4.58	329.48	5,646.74	37.82	101.32
	Sindh	7,361.80	49.30	7,070.31	96.04	291.49	3.96	229.20	7,299.83	48.89	99.15
	KPK	963.74	6.45	959.43	99.55	4.30	0.45	120.87	1,080.30	7.23	112.09
	Balochistan	18.82	0.13	18.09	96.14	0.73	3.86	12.20	30.29	0.20	160.94
	Islamabad	991.02	6.64	729.21	73.58	261.80	26.42	122.16	851.38	5.70	85.91
	Gilgit-Baltistan	7.25	0.05	6.62	91.42	0.62	8.58	0.42	7.04	0.05	97.19
	AJK	16.42	0.11	14.64	89.19	1.78	10.81	1.81	16.45	0.11	100.23
	Total	**14,932.02**	**100.00**	**14,115.56**	**94.53**	**816.13**	**5.47**	**816.13**	**14,932.02**	**100.00**	
Oct-Dec 2025	Punjab	6,863.93	36.02	6,727.99	98.02	135.94	1.98	258.01	6,986.00	36.66	101.78
	Sindh	9,714.29	50.98	9,407.65	96.84	306.63	3.16	146.09	9,553.74	50.14	98.35
	KPK	1,027.85	5.39	1,026.04	99.82	1.81	0.18	109.88	1,135.92	5.96	110.51
	Balochistan	27.43	0.14	26.68	97.29	0.74	2.71	11.54	38.22	0.20	139.36
	Islamabad	1,399.77	7.35	1,138.69	81.35	261.08	18.65	178.20	1,316.90	6.91	94.08
	Gilgit-Baltistan	7.71	0.04	7.53	97.66	0.18	2.34	0.30	7.83	0.04	101.56
	AJK	14.32	0.08	14.28	99.74	0.04	0.26	2.40	16.68	0.09	116.50
	Total	**19,055.29**	**100.00**	**18,348.86**	**96.29**	**706.43**	**3.71**	**706.43**	**19,055.29**	**100.00**	
Jul-Sep 2025	Punjab	5,084.19	37.77	4,949.11	97.34	135.09	2.66	439.60	5,388.70	40.03	105.99
	Sindh	6,878.83	51.10	6,502.03	94.52	376.80	5.48	117.17	6,619.20	49.18	96.23
	KPK	90.29	0.67	86.73	96.05	3.57	3.95	515.26	601.99	4.47	666.70
	Balochistan	14.91	0.11	12.15	81.50	2.76	18.50	4.57	16.73	0.12	112.17
	Islamabad	1,375.85	10.22	781.69	56.81	594.16	43.19	34.16	815.85	6.06	59.30
	Gilgit-Baltistan	6.40	0.05	6.28	98.18	0.12	1.82	0.96	7.24	0.05	113.16
	AJK	11.75	0.09	11.72	99.78	0.03	0.22	0.80	12.52	0.09	106.55
	Total	**13,462.23**	**100.00**	**12,349.71**	**91.74**	**1,112.52**	**8.26**	**1,112.52**	**13,462.23**	**100.00**	

P: Provisional

Source: Statistics and Data Services Department, SBP

Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off

"Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 31st Mar, 1st Apr - 30th Jun, 1st Jul - 30th Sep & 1st Oct - 31st Dec either in Pak Rupee or in foreign currency against loans. It also includes loans re-priced, renewed or rolled over during the period. In case of running finance, th

FATA has been merged into KPK.

6.10 Province/Region-wise Advances by place of Disbursement & Utilization

(Billion Rupees)

Place of disbursement	Place of Utilization	Apr-Jun 2026[P]		Jan-Mar 2026		Oct-Dec 2025		Jul-Sep 2025	
		Amount	(%)	Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	7,022.54	98.86	5,317.25	95.43	6,727.99	98.02	4,949.11	97.34
	Sindh	64.68	0.91	197.76	3.55	86.67	1.26	101.30	1.99
	KPK	3.59	0.05	13.92	0.25	8.74	0.13	5.80	0.11
	Balochistan	0.02	0.00	1.69	0.03	0.45	0.01	1.31	0.03
	Islamabad	11.94	0.17	40.42	0.73	38.06	0.55	25.19	0.50
	Gilgit-Baltistan	0.09	0.00	0.15	0.00	0.19	0.00	0.89	0.02
	AJK	0.74	0.01	1.47	0.03	1.85	0.03	0.60	0.01
Punjab Total		**7,103.60**	**100.00**	**5,572.99**	**100.00**	**6,863.93**	**100.00**	**5,084.19**	**100.00**
Sindh	Punjab	400.62	5.29	182.35	2.48	92.99	0.96	337.86	4.91
	Sindh	7,103.22	93.74	7,070.31	96.04	9,407.65	96.84	6,502.03	94.52
	KPK	3.08	0.04	21.59	0.29	64.51	0.66	29.99	0.44
	Balochistan	11.04	0.15	9.22	0.13	10.16	0.10	3.09	0.04
	Islamabad	59.66	0.79	78.13	1.06	138.60	1.43	5.67	0.08
	Gilgit-Baltistan	0.04	0.00	0.11	0.00	0.04	0.00	0.02	0.00
	AJK	0.13	0.00	0.09	0.00	0.33	0.00	0.15	0.00
Sindh Total		**7,577.80**	**100.00**	**7,361.80**	**100.00**	**9,714.29**	**100.00**	**6,878.83**	**100.00**
KPK	Punjab	1.33	0.18	1.56	0.16	0.27	0.03	0.16	0.18
	Sindh	2.40	0.33	0.42	0.04	0.08	0.01	0.18	0.20
	KPK	720.84	98.56	959.43	99.55	1,026.04	99.82	86.73	96.05
	Balochistan	0.01	0.00	0.01	0.00	0.04	0.00	0.01	0.02
	Islamabad	6.79	0.93	2.31	0.24	1.42	0.14	3.18	3.53
	Gilgit-Baltistan	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.02
	AJK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
KPK Total		**731.37**	**100.00**	**963.74**	**100.00**	**1,027.85**	**100.00**	**90.29**	**100.00**
Balochistan	Punjab	0.71	3.38	0.65	3.45	0.08	0.29	0.02	0.16
	Sindh	0.32	1.50	0.08	0.41	0.62	2.24	2.73	18.33
	KPK	0.00	0.01	0.00	0.00	0.05	0.17	0.00	0.01
	Balochistan	20.10	95.11	18.09	96.14	26.68	97.29	12.15	81.50
	Islamabad	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Gilgit-Baltistan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	AJK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balochistan Total		**21.13**	**100.00**	**18.82**	**100.00**	**27.43**	**100.00**	**14.91**	**100.00**
Islamabad	Punjab	132.75	10.53	144.44	14.58	164.59	11.76	101.54	7.38
	Sindh	24.24	1.92	30.35	3.06	58.73	4.20	12.95	0.94
	KPK	80.85	6.42	85.33	8.61	36.57	2.61	479.45	34.85
	Balochistan	0.67	0.05	1.27	0.13	0.89	0.06	0.16	0.01
	Islamabad	1,021.29	81.04	729.21	73.58	1,138.69	81.35	781.69	56.81
	Gilgit-Baltistan	0.17	0.01	0.15	0.02	0.08	0.01	0.03	0.00
	AJK	0.23	0.02	0.25	0.03	0.22	0.02	0.04	0.00
Islamabad Total		**1,260.20**	**100.00**	**991.02**	**100.00**	**1,399.77**	**100.00**	**1,375.85**	**100.00**
Gilgit-Baltistan	Punjab	0.06	0.78	0.06	0.78	0.07	0.87	0.00	0.07
	Sindh	0.00	0.00	0.45	6.21	0.00	0.00	0.00	0.01
	KPK	0.00	0.00	0.01	0.12	0.01	0.17	0.02	0.25
	Balochistan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Islamabad	0.01	0.18	0.11	1.46	0.10	1.30	0.10	1.49
	Gilgit-Baltistan	7.80	99.05	6.62	91.42	7.53	97.66	6.28	98.18
	AJK	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.01
Gilgit-Baltistan Total		**7.87**	**100.00**	**7.25**	**100.00**	**7.71**	**100.00**	**6.40**	**100.00**
AJK	Punjab	0.62	5.05	0.43	2.60	0.01	0.06	0.01	0.05
	Sindh	0.00	0.04	0.13	0.81	0.00	0.01	0.00	0.02
	KPK	0.00	0.02	0.01	0.05	0.00	0.01	0.00	0.01
	Balochistan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Islamabad	0.01	0.08	1.21	7.34	0.03	0.18	0.02	0.14
	Gilgit-Baltistan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	AJK	11.59	94.81	14.64	89.19	14.28	99.74	11.72	99.78
AJK Total		**12.22**	**100.00**	**16.42**	**100.00**	**14.32**	**100.00**	**11.75**	**100.00**
Grand Total		**16,714.20**		**14,932.02**		**19,055.29**		**13,462.23**	

P: Provisional

Source: Statistics and Data Services Department, SBP

Notes:

1. Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off

2. FATA has been merged into KPK.

"Place of Disbursements" refers to the place from where the funds are being issued by scheduled banks to the borrowers.

"Place of Utilization" refers to the place where the funds are being utilized by borrower.

6.11 Province/Region-wise Advances by Place of Utilization & Disbursement

(Billion Rupees)

Place of Utilization	Place of Disbursement	Apr - Jun 2026 P		Jan-Mar 2026		Oct - Dec 2025		Jul - Sep 2025	
		Amount	(%)	Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	7,022.5	92.9	5,317.3	94.2	6,728.0	96.3	4,949.1	91.8
	Sindh	400.6	5.3	182.3	3.2	93.0	1.3	337.9	6.3
	KPK	1.3	0.0	1.6	0.0	0.3	-	0.2	-
	Balochistan	0.7	0.0	0.6	0.0	0.1	-	0.0	-
	Islamabad	132.8	1.8	144.4	2.6	164.6	2.4	101.5	1.9
	Gilgit-Baltistan	0.1	-	0.1	-	0.1	-	0.0	-
	AJK	0.6	0.0	0.4	0.0	0.0	-	0.0	-
Punjab Total		**7,558.6**	**100.0**	**5,646.7**	**100.0**	**6,986.0**	**100.0**	**5,388.7**	**100.0**
Sindh	Punjab	64.7	0.9	197.8	2.7	86.7	0.9	101.3	1.5
	Sindh	7,103.2	98.7	7,070.3	96.9	9,407.7	98.5	6,502.0	98.2
	KPK	2.4	0.0	0.4	0.0	0.1	-	0.2	-
	Balochistan	0.3	-	0.1	-	0.6	0.0	2.7	0.0
	Islamabad	24.2	0.3	30.3	0.4	58.7	0.6	13.0	0.2
	Gilgit-Baltistan	-	-	0.4	0.0	-	-	0.0	-
	AJK	0.0	-	0.1	-	0.0	-	0.0	-
Sindh Total		**7,194.9**	**100.0**	**7,299.5**	**100.0**	**9,553.7**	**100.0**	**6,619.2**	**100.0**
KPK	Punjab	3.6	0.4	13.9	1.3	8.7	0.8	5.8	1.0
	Sindh	3.1	0.4	21.6	2.0	64.5	5.7	30.0	5.0
	KPK	720.8	89.2	959.4	88.8	1,026.0	90.3	86.7	14.4
	Balochistan	0.0	-	-	-	0.0	-	0.0	-
	Islamabad	80.8	10.0	85.3	7.9	36.6	3.2	479.5	79.6
	Gilgit-Baltistan	-	-	0.0	-	0.0	-	0.0	-
	AJK	0.0	-	0.0	-	0.0	-	0.0	-
KPK Total		**808.4**	**100.0**	**1,080.3**	**100.0**	**1,135.9**	**100.0**	**602.0**	**100.0**
Balochistan	Punjab	0.0	0.1	1.7	5.6	0.4	1.2	1.3	7.8
	Sindh	11.0	34.7	9.2	30.5	10.2	26.6	3.1	18.5
	KPK	0.0	0.0	0.0	0.1	0.0	0.1	0.0	0.1
	Balochistan	20.1	63.1	18.1	59.7	26.7	69.8	12.2	72.7
	Islamabad	0.7	2.1	1.3	4.2	0.9	2.3	0.2	1.0
	Gilgit-Baltistan	-	-	-	-	-	-	-	-
	AJK	-	-	-	-	-	-	-	-
Balochistan Total		**31.8**	**100.0**	**30.3**	**100.0**	**38.2**	**100.0**	**16.7**	**100.0**
Islamabad	Punjab	11.9	1.1	40.4	4.8	38.1	2.9	25.2	3.1
	Sindh	59.7	5.4	78.1	9.2	138.6	10.5	5.7	0.7
	KPK	6.8	0.6	2.3	0.3	1.4	0.1	3.2	0.4
	Balochistan	-	-	-	-	-	-	-	-
	Islamabad	1,021.3	92.9	729.2	85.7	1,138.7	86.5	781.7	95.8
	Gilgit-Baltistan	0.0	-	0.1	0.0	0.1	0.0	0.1	0.0
	AJK	0.0	-	1.2	0.1	0.0	-	0.0	-
Islamabad Total		**1,099.7**	**100.0**	**851.4**	**100.0**	**1,316.9**	**100.0**	**815.9**	**100.0**
Gilgit Baltistan	Punjab	0.1	1.1	0.2	2.1	0.2	2.4	0.9	12.3
	Sindh	0.0	0.5	0.1	1.6	0.0	0.5	0.0	0.3
	KPK	0.0	-	0.0	0.0	0.0	-	0.0	0.3
	Balochistan	-	-	-	-	-	-	-	-
	Islamabad	0.2	2.1	0.2	2.2	0.1	1.0	0.0	0.4
	Gilgit-Baltistan	7.8	96.3	6.6	94.1	7.5	96.2	6.3	86.8
	AJK	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Gilgit-Baltistan Total		**8.1**	**100.0**	**7.0**	**100.0**	**7.8**	**100.0**	**7.2**	**100.0**
AJK	Punjab	0.7	5.8	1.5	8.9	1.8	11.1	0.6	4.8
	Sindh	0.1	1.0	0.1	0.6	0.3	2.0	0.2	1.2
	KPK	-	-	0.0	-	-	-	0.0	0.0
	Balochistan	-	-	-	-	-	-	0.0	-
	Islamabad	0.2	1.8	0.2	1.5	0.2	1.3	0.0	0.3
	Gilgit-Baltistan	-	-	-	-	0.0	-	0.0	-
	AJK	11.6	91.4	14.6	89.0	14.3	85.6	11.7	93.7
AJK Total		**12.7**	**100.0**	**16.5**	**100.0**	**16.7**	**100.0**	**12.5**	**100.0**
Grand Total		**16,714.2**		**14,931.7**		**19,055.3**		**13,462.2**	**-**

Source: Statistics and Data Services Department, SBP

Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off

FATA has been merged into KPK.

6.12 Scheduled Banks' Deposits Distributed by Size of Account

(End June: Amount in Billion Rupees)

Size of Account (Thousand Rupees)	2025		2026[P]	
	No. of Accounts	Total Amount	No. of Accounts	Total Amount
Less Than 25,000	136,889,601	315	173,327,758	359
25,000 to 50,000	6,158,484	221	5,290,122	193
50,000 to 100,000	9,629,900	744	5,176,295	375
100,000 to 150,000	3,964,603	484	3,001,334	371
150,000 to 200,000	2,664,398	460	1,877,870	328
200,000 to 300,000	4,018,117	1,019	2,704,728	666
300,000 to 400,000	1,763,790	610	1,566,703	545
400,000 to 500,000	1,141,560	509	1,146,112	510
500,000 to 750,000	1,620,030	979	1,985,681	1,208
750,000 to 1,000,000	784,823	679	999,620	872
1,000,000 to 2,000,000	1,342,269	1,840	1,877,904	2,435
2,000,000 to 3,000,000	520,830	1,262	685,656	1,668
3,000,000 to 4,000,000	331,001	1,154	368,608	1,265
4,000,000 to 5,000,000	185,366	827	226,146	1,006
5,000,000 to 6,000,000	132,574	714	173,427	935
6,000,000 to 7,000,000	78,980	509	105,351	680
7,000,000 to 8,000,000	63,129	471	78,927	588
8,000,000 to 9,000,000	47,244	399	61,599	521
9,000,000 to 10,000,000	37,073	351	49,123	466
10,000,000 to 100,000,000	278,949	6,458	332,908	7,484
100,000,000 to 500,000,000	18,454	3,764	18,131	3,536
500,000,000 to 1,000,000,000	2,433	1,612	2,591	1,734
1,000,000,000 to 5,000,000,000	2,256	4,231	2,298	4,592
5,000,000,000 to 10,000,000,000	268	1,814	392	2,640
10,000,000,000 & Over	149	3,114	222	4,775
Total	**171,676,281.0**	**34,540.3**	**201,059,506.0**	**39,750.5**

Source: Statistics and Data Services Department, SBP

The upper limits of the range is exclusive of amounts e.g Rs.25 thousand to 50 thousand stands for Rs.25 thousand and over but less than Rs.50 thousand.

Note:

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.

6.13 Overall Weighted Average Lending and Deposit Rates

(Percent per annum)

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs
Jun-26																
1.Scheduled Banks (SBs)	**12.03**	**12.14**	**12.36**	**12.54**	**11.22**	**11.21**	**12.06**	**12.07**	**4.05**	**3.60**	**8.57**	**8.33**	**5.48**	**5.20**	**9.15**	**8.97**
a. Public	11.49	11.43	11.97	12.10	11.46	11.45	13.38	13.40	2.95	3.12	8.17	8.26	6.18	6.50	8.72	8.73
b. Private	12.06	12.17	12.37	12.56	11.45	11.44	12.10	12.11	4.59	3.86	8.74	8.41	5.22	4.83	9.28	9.08
c. Foreign	12.49	12.56	12.49	12.56	5.41	5.40	5.42	5.41	3.38	3.40	5.44	5.44	4.43	4.53	5.50	5.50
d. Specialized	19.37	19.37	19.37	19.37	16.00	16.00	18.30	18.30	6.06	5.91	10.83	11.24	7.86	7.87	9.31	9.32
2. DFIs	**12.11**	**12.93**	**12.98**	**12.95**	**11.10**	**11.29**	**11.79**	**12.09**	**11.53**	**11.48**	**11.53**	**11.48**	**11.07**	**10.90**	**11.07**	**10.90**
3. MFBs	**35.31**	**35.31**	**36.44**	**36.44**	**34.55**	**34.55**	**35.54**	**35.54**	**4.41**	**3.29**	**11.56**	**11.00**	**9.36**	**8.67**	**12.58**	**12.63**
4. Overall (SBs, MFBs, DFIs)	**12.19**	**12.34**	**12.52**	**12.74**	**11.96**	**11.98**	**12.84**	**12.87**	**4.06**	**3.60**	**8.60**	**8.35**	**5.57**	**5.28**	**9.25**	**9.06**
May-26																
1.Scheduled Banks (SBs)	**12.18**	**12.30**	**12.58**	**12.82**	**11.05**	**11.04**	**11.90**	**11.90**	**4.34**	**4.18**	**8.85**	**8.80**	**5.49**	**5.31**	**8.98**	**8.87**
a. Public	11.77	11.80	12.93	13.20	11.42	11.41	13.36	13.38	3.14	3.31	8.61	8.70	6.54	6.71	8.66	8.69
b. Private	12.20	12.32	12.56	12.78	11.26	11.26	11.92	11.93	4.86	4.60	8.92	8.86	5.16	4.93	9.04	8.92
c. Foreign	11.89	12.30	11.89	12.31	5.47	5.45	5.47	5.45	3.82	3.83	7.03	7.03	4.18	4.24	5.57	5.57
d. Specialized	19.43	19.43	19.43	19.43	15.59	15.59	18.02	18.02	5.14	4.78	8.71	8.95	7.08	7.09	8.23	8.23
2. DFIs	**12.91**	**12.90**	**12.94**	**12.93**	**10.89**	**10.99**	**11.54**	**11.81**	**11.46**	**11.45**	**11.46**	**11.45**	**10.75**	**10.75**	**10.75**	**10.75**
3. MFBs	**34.74**	**34.74**	**36.05**	**36.05**	**34.65**	**34.65**	**35.63**	**35.63**	**4.89**	**3.37**	**11.40**	**10.55**	**9.78**	**9.14**	**12.60**	**12.59**
4. Overall (SBs, MFBs, DFIs)	**12.37**	**12.54**	**12.78**	**13.06**	**11.82**	**11.84**	**12.70**	**12.74**	**4.35**	**4.18**	**8.88**	**8.82**	**5.59**	**5.39**	**9.09**	**8.96**
Apr-26																
1.Scheduled Banks (SBs)	**11.75**	**11.81**	**12.13**	**12.23**	**10.79**	**10.78**	**11.67**	**11.68**	**4.85**	**4.60**	**7.85**	**7.83**	**5.18**	**5.03**	**8.40**	**8.30**
a. Public	11.47	11.56	11.58	11.69	11.20	11.18	13.29	13.31	3.11	3.28	7.07	7.68	6.17	6.39	8.23	8.25
b. Private	11.77	11.84	12.20	12.30	10.97	10.98	11.65	11.66	5.38	5.05	8.02	7.89	4.98	4.74	8.57	8.44
c. Foreign	11.49	11.65	11.49	11.66	5.57	5.43	5.57	5.44	3.19	3.20	6.07	6.07	4.30	4.38	5.35	5.35
d. Specialized	19.22	19.22	19.22	19.22	15.34	15.34	17.85	17.85	3.24	1.69	8.59	9.01	6.87	6.88	8.02	8.01
2. DFIs	**12.42**	**12.41**	**12.43**	**12.42**	**10.73**	**10.79**	**11.38**	**11.60**	**10.70**	**10.65**	**10.70**	**10.65**	**10.47**	**10.47**	**10.47**	**10.47**
3. MFBs	**33.79**	**33.79**	**35.14**	**35.14**	**33.02**	**33.02**	**35.32**	**35.32**	**4.11**	**2.81**	**11.07**	**10.30**	**9.78**	**9.29**	**12.47**	**12.67**
4. Overall (SBs, MFBs, DFIs)	**11.91**	**11.99**	**12.30**	**12.42**	**11.49**	**11.51**	**12.42**	**12.46**	**4.85**	**4.59**	**7.87**	**7.84**	**5.29**	**5.12**	**8.52**	**8.40**
Mar-26																
1.Scheduled Banks (SBs)	**11.44**	**11.56**	**11.76**	**11.92**	**10.45**	**10.44**	**11.52**	**11.54**	**4.61**	**4.16**	**8.12**	**8.01**	**4.94**	**4.80**	**8.16**	**8.05**
a. Public	11.56	11.65	11.83	11.95	11.06	11.04	13.22	13.25	2.85	3.08	7.19	7.21	6.07	6.39	8.13	8.16
b. Private	11.42	11.54	11.74	11.90	10.57	10.57	11.47	11.49	5.16	4.55	8.33	8.25	4.70	4.45	8.28	8.14
c. Foreign	11.35	11.37	11.36	11.38	5.45	5.36	5.45	5.37	2.86	2.88	5.88	5.88	4.18	4.33	5.28	5.28
d. Specialized	18.52	18.52	18.55	18.55	15.15	15.15	17.75	17.75	4.45	2.54	8.17	9.04	6.76	6.76	7.99	7.98
2. DFIs	**12.07**	**12.14**	**12.10**	**12.17**	**10.72**	**10.76**	**11.40**	**11.61**	**10.28**	**10.30**	**10.28**	**10.30**	**10.40**	**10.41**	**10.40**	**10.41**
3. MFBs	**34.42**	**34.42**	**35.79**	**35.79**	**34.74**	**34.74**	**35.80**	**35.80**	**6.24**	**4.98**	**10.69**	**10.16**	**9.70**	**9.15**	**12.34**	**12.53**
4. Overall (SBs, MFBs, DFIs)	**11.63**	**11.77**	**11.95**	**12.13**	**11.23**	**11.25**	**12.35**	**12.39**	**4.62**	**4.17**	**8.14**	**8.02**	**5.05**	**4.89**	**8.29**	**8.16**
Feb-26																
1.Scheduled Banks (SBs)	**11.02**	**11.11**	**11.36**	**11.48**	**10.59**	**10.59**	**11.47**	**11.48**	**5.04**	**4.48**	**7.74**	**7.66**	**4.97**	**4.79**	**8.12**	**8.00**
a. Public	11.38	11.59	11.72	12.01	11.07	11.06	13.27	13.30	4.49	4.82	6.99	6.89	5.89	6.02	7.84	7.83
b. Private	10.99	11.07	11.33	11.44	10.75	10.75	11.39	11.41	5.18	4.44	7.90	7.91	4.77	4.51	8.33	8.17
c. Foreign	11.12	11.20	11.13	11.20	5.36	5.35	5.36	5.36	2.26	2.28	5.63	5.63	4.28	4.34	5.28	5.28
d. Specialized	18.36	18.36	18.36	18.36	15.46	15.46	17.82	17.82	3.62	2.13	8.13	8.94	6.85	6.84	7.94	7.93
2. DFIs	**11.82**	**11.83**	**11.88**	**11.90**	**10.51**	**10.48**	**11.13**	**11.24**	**10.26**	**10.30**	**10.26**	**10.30**	**10.36**	**10.38**	**10.36**	**10.38**
3. MFBs	**34.42**	**34.42**	**35.99**	**35.99**	**34.81**	**34.81**	**35.90**	**35.90**	**8.59**	**6.65**	**11.11**	**10.51**	**9.80**	**9.27**	**12.39**	**12.50**
4. Overall (SBs, MFBs, DFIs)	**11.22**	**11.34**	**11.58**	**11.72**	**11.36**	**11.38**	**12.27**	**12.31**	**5.08**	**4.50**	**7.78**	**7.69**	**5.09**	**4.89**	**8.26**	**8.11**
Jan-26																
1.Scheduled Banks (SBs)	**11.39**	**11.60**	**11.70**	**11.95**	**10.63**	**10.63**	**11.55**	**11.57**	**4.97**	**4.89**	**7.92**	**7.96**	**5.01**	**4.83**	**8.09**	**7.96**
a. Public	11.31	11.34	11.58	11.64	11.19	11.17	13.48	13.50	4.44	4.55	6.99	6.94	5.92	6.02	7.70	7.69
b. Private	11.38	11.61	11.70	11.96	10.76	10.77	11.45	11.48	5.14	5.02	8.18	8.29	4.81	4.54	8.35	8.19
c. Foreign	11.27	11.30	11.27	11.30	5.40	5.37	5.40	5.37	3.34	3.34	6.31	6.31	4.36	4.45	5.23	5.23
d. Specialized	18.79	18.79	18.79	18.79	15.48	15.48	17.89	17.89	5.58	5.51	8.66	8.69	6.83	6.83	7.92	7.91
2. DFIs	**11.86**	**11.87**	**11.89**	**11.90**	**10.65**	**10.65**	**11.31**	**11.47**	**10.10**	**10.12**	**10.10**	**10.12**	**10.52**	**10.45**	**10.52**	**10.45**
3. MFBs	**34.96**	**34.96**	**36.42**	**36.42**	**34.96**	**34.96**	**36.01**	**36.01**	**8.26**	**7.02**	**12.09**	**11.99**	**9.77**	**9.27**	**12.44**	**12.56**
4. Overall (SBs, MFBs, DFIs)	**11.56**	**11.80**	**11.88**	**12.15**	**11.39**	**11.42**	**12.35**	**12.41**	**5.01**	**4.91**	**7.96**	**7.99**	**5.13**	**4.92**	**8.23**	**8.08**
Dec-25																
1.Scheduled Banks (SBs)	**11.32**	**11.42**	**11.64**	**11.80**	**10.91**	**10.93**	**11.85**	**11.90**	**5.05**	**5.01**	**8.50**	**8.30**	**5.35**	**5.14**	**8.43**	**8.28**
a. Public	11.22	11.24	11.53	11.67	11.53	11.51	14.10	14.13	4.87	6.83	8.38	8.37	6.06	6.34	8.12	8.12
b. Private	11.31	11.41	11.63	11.79	10.90	10.92	11.56	11.61	5.15	4.48	8.58	8.32	5.20	4.86	8.65	8.46
c. Foreign	12.00	12.03	12.00	12.03	5.49	5.46	5.49	5.47	2.77	2.78	5.39	5.39	4.45	4.53	5.42	5.41
d. Specialized	18.96	18.96	18.96	18.96	15.99	15.99	17.95	17.95	3.06	2.52	8.23	8.69	6.47	6.46	8.29	8.28
2. DFIs	**11.75**	**11.79**	**11.83**	**11.87**	**10.75**	**10.76**	**11.44**	**11.62**	**10.77**	**10.77**	**10.77**	**10.77**	**10.75**	**10.70**	**10.75**	**10.70**
3. MFBs	**35.24**	**35.24**	**36.18**	**36.18**	**34.98**	**34.98**	**36.09**	**36.09**	**5.86**	**6.06**	**11.19**	**10.94**	**9.68**	**9.34**	**12.38**	**12.69**
4. Overall (SBs, MFBs, DFIs)	**11.49**	**11.62**	**11.81**	**12.00**	**11.63**	**11.68**	**12.61**	**12.69**	**5.06**	**5.02**	**8.52**	**8.32**	**5.46**	**5.22**	**8.54**	**8.38**
Nov-25																
1.Scheduled Banks (SBs)	**11.72**	**11.90**	**12.15**	**12.41**	**11.15**	**11.17**	**12.17**	**12.21**	**4.48**	**4.33**	**8.15**	**8.03**	**5.23**	**5.09**	**8.35**	**8.24**
a. Public	10.70	10.62	12.00	12.26	11.98	11.99	14.74	14.80	3.82	5.48	7.49	7.55	6.04	6.30	7.93	7.98
b. Private	11.77	11.96	12.15	12.41	11.08	11.10	11.78	11.83	4.69	4.12	8.33	8.22	5.07	4.83	8.61	8.47
c. Foreign	11.53	11.81	11.53	11.81	5.64	5.62	5.64	5.63	2.30	2.31	5.62	5.62	3.93	3.99	5.20	5.20
d. Specialized	18.88	18.88	18.88	18.88	15.77	15.77	17.94	17.94	3.76	3.32	8.35	8.68	6.94	6.94	8.29	8.29
2. DFIs	**12.55**	**12.58**	**12.59**	**12.62**	**10.80**	**10.81**	**11.52**	**11.71**	**10.87**	**10.95**	**10.87**	**10.95**	**10.81**	**10.85**	**10.81**	**10.85**
3. MFBs	**35.33**	**35.33**	**36.35**	**36.35**	**35.13**	**35.13**	**36.22**	**36.22**	**3.65**	**3.57**	**10.20**	**10.30**	**9.46**	**9.07**	**12.34**	**12.63**
4. Overall (SBs, MFBs, DFIs)	**11.89**	**12.11**	**12.33**	**12.62**	**11.92**	**11.97**	**12.97**	**13.06**	**4.48**	**4.33**	**8.17**	**8.05**	**5.33**	**5.17**	**8.46**	**8.34**

Source: Statistics & Data Services Department, SBP

6.13 Overall Weighted Average Lending and Deposit Rates

(Percent per annum)

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs
Oct-25																
1.Scheduled Banks (SBs)	**11.69**	**11.92**	**12.00**	**12.29**	**11.25**	**11.27**	**12.17**	**12.22**	**5.10**	**4.59**	**8.52**	**8.46**	**5.23**	**5.08**	**8.36**	**8.25**
a. Public	11.90	12.26	12.22	12.73	12.79	12.82	14.92	15.00	6.97	7.01	9.21	9.24	6.26	6.48	8.28	8.28
b. Private	11.66	11.89	11.97	12.26	11.00	11.03	11.73	11.77	4.74	3.98	8.37	8.20	4.99	4.76	8.54	8.39
c. Foreign	12.17	12.19	12.17	12.19	5.67	5.62	5.68	5.62	2.83	2.85	5.58	5.58	4.43	4.47	5.22	5.22
d. Specialized	18.24	18.24	18.24	18.24	15.80	15.80	18.09	18.09	6.16	6.09	8.66	8.84	6.92	6.93	8.30	8.29
2. DFIs	**12.29**	**12.52**	**12.31**	**12.55**	**10.88**	**10.84**	**11.61**	**11.78**	**10.82**	**10.75**	**10.82**	**10.75**	**10.80**	**10.85**	**10.80**	**10.85**
3. MFBs	**35.77**	**35.77**	**36.36**	**36.36**	**35.24**	**35.24**	**36.41**	**36.41**	**4.44**	**4.44**	**10.92**	**10.97**	**9.56**	**9.21**	**12.39**	**12.65**
4. Overall (SBs, MFBs, DFIs)	**11.87**	**12.15**	**12.19**	**12.52**	**12.01**	**12.06**	**12.97**	**13.06**	**5.10**	**4.59**	**8.55**	**8.49**	**5.32**	**5.16**	**8.47**	**8.34**
Sep-25																
1.Scheduled Banks (SBs)	**11.82**	**11.88**	**11.99**	**12.08**	**11.24**	**11.24**	**12.26**	**12.32**	**5.28**	**4.52**	**8.46**	**8.37**	**5.20**	**5.05**	**8.39**	**8.27**
a. Public	11.86	11.93	12.16	12.26	12.57	12.59	15.05	15.12	5.95	5.94	9.16	9.17	6.27	6.56	8.33	8.31
b. Private	11.81	11.86	11.97	12.06	11.08	11.07	11.86	11.90	5.25	4.35	8.41	8.27	4.97	4.70	8.55	8.40
c. Foreign	11.81	11.83	11.81	11.83	5.40	5.39	5.41	5.40	2.47	2.47	5.52	5.52	4.12	4.14	5.15	5.15
d. Specialized	18.02	18.02	18.04	18.04	15.85	15.85	18.25	18.25	3.99	3.46	7.30	9.30	6.88	6.88	8.29	8.29
2. DFIs	**12.19**	**12.28**	**12.25**	**12.35**	**10.81**	**10.75**	**11.63**	**11.81**	**10.78**	**10.84**	**10.78**	**10.84**	**10.92**	**11.08**	**10.92**	**11.08**
3. MFBs	**36.17**	**36.17**	**36.43**	**36.43**	**35.31**	**35.31**	**36.52**	**36.52**	**5.68**	**4.52**	**10.82**	**10.56**	**9.95**	**9.68**	**12.65**	**12.94**
4. Overall (SBs, MFBs, DFIs)	**11.97**	**12.06**	**12.14**	**12.26**	**11.97**	**12.02**	**13.04**	**13.15**	**5.29**	**4.53**	**8.49**	**8.39**	**5.30**	**5.13**	**8.50**	**8.37**
Aug-25																
1.Scheduled Banks (SBs)	**11.87**	**11.95**	**12.19**	**12.34**	**11.33**	**11.34**	**12.37**	**12.42**	**5.32**	**4.72**	**8.56**	**8.47**	**5.31**	**5.21**	**8.44**	**8.36**
a. Public	12.04	12.18	12.69	12.94	12.75	12.77	15.18	15.25	7.49	7.47	9.10	9.11	6.30	6.59	8.39	8.39
b. Private	11.85	11.92	12.16	12.30	11.12	11.12	11.92	11.96	5.11	4.33	8.52	8.39	5.08	4.89	8.62	8.52
c. Foreign	11.73	11.80	11.73	11.80	5.56	5.56	5.57	5.56	2.12	2.12	4.78	4.78	4.35	4.41	5.17	5.17
d. Specialized	18.94	18.94	18.94	18.94	15.83	15.83	18.40	18.40	2.63	2.20	9.09	9.26	7.07	7.08	8.34	8.33
2. DFIs	**12.56**	**12.62**	**12.60**	**12.65**	**10.81**	**10.74**	**11.65**	**11.82**	**10.69**	**10.78**	**10.69**	**10.78**	**11.18**	**11.52**	**11.18**	**11.52**
3. MFBs	**36.32**	**36.32**	**36.61**	**36.61**	**35.38**	**35.38**	**36.63**	**36.63**	**5.18**	**4.88**	**9.99**	**9.94**	**10.03**	**9.79**	**12.72**	**13.01**
4. Overall (SBs, MFBs, DFIs)	**12.07**	**12.18**	**12.39**	**12.58**	**12.07**	**12.11**	**13.14**	**13.24**	**5.33**	**4.72**	**8.57**	**8.48**	**5.41**	**5.30**	**8.56**	**8.46**
Jul-25																
1.Scheduled Banks (SBs)	**11.99**	**12.12**	**12.23**	**12.42**	**11.48**	**11.50**	**12.46**	**12.53**	**5.91**	**5.80**	**8.44**	**8.35**	**5.23**	**5.15**	**8.53**	**8.46**
a. Public	11.48	11.54	12.43	12.69	13.00	13.03	15.36	15.43	5.04	5.02	7.55	7.54	5.99	6.34	8.59	8.60
b. Private	12.00	12.14	12.22	12.40	11.25	11.27	11.99	12.05	5.99	5.96	8.52	8.48	5.06	4.88	8.66	8.57
c. Foreign	11.94	11.96	11.94	11.96	5.70	5.69	5.71	5.69	2.78	2.80	5.12	5.12	4.21	4.28	5.20	5.20
d. Specialized	19.14	19.14	19.14	19.14	15.88	15.88	18.53	18.53	2.96	2.85	9.12	9.10	7.14	7.15	8.33	8.32
2. DFIs	**12.80**	**12.73**	**12.82**	**12.74**	**10.91**	**10.87**	**11.67**	**11.84**	**10.64**	**10.63**	**10.64**	**10.64**	**11.34**	**11.59**	**11.34**	**11.59**
3. MFBs	**36.46**	**36.46**	**37.18**	**37.18**	**35.45**	**35.45**	**36.72**	**36.72**	**6.59**	**5.78**	**10.39**	**10.12**	**10.28**	**10.04**	**13.01**	**13.30**
4. Overall (SBs, MFBs, DFIs)	**12.15**	**12.31**	**12.40**	**12.62**	**12.19**	**12.26**	**13.21**	**13.33**	**5.91**	**5.81**	**8.46**	**8.37**	**5.34**	**5.25**	**8.65**	**8.57**

Source: Statistics & Data Services Department. SBP

1. Gross disbursements mean the amounts disbursed by Financial Institutions (FIs) either in pak rupees or in foreign currency against loans during the month. It also includes loans repriced, renewed or rolled over during the month. In case of running finance, the disbursed amount means the total amount availed by the borrower during the month.

2. Foreign currency deposits/loans are first converted into pak rupees at the prevalent exchange rates of the last day of the reporting month.

3. Loans (Disbursed & Outstanding) mean all types of FIs's advances including working capital finance and disbursements against payments of documents i.e. Letters of credit, inland bills etc. but excluding foreign bills. Advances cover all types of advances including inter FIs placements. Interest accrued is not a disbursement and therefore it is not considered as loan. Nano Loans of MFBs are not included.

4. All disbursements made to non-residents, private sector, public sector and government are included.

5. All credit facilities such as credit cards, personal loans etc. and credit schemes such as LMM, export finance scheme and commodity operations are included.

6. Outstanding loans mean the loans recoverable at the end of the month. Weighted Average rates of advances and deposits have been compiled by;

   a. Including advances and deposits at zero markup of return, i.e. non-remunerative advances and deposits

   b. Excluding advances and deposits at zero markup of return, i.e. non-remunerative advances and deposits

7. Deposits include all types of deposits including inter FIs deposits and placements. Margin deposits (deposits held by FIs as collateral against letters of credits, letters of guarantees etc.) are however, not included.

8. Fresh deposits means deposits collected during the month. It also includes deposits re-priced / rolled-over deposits during the month.

9. Outstanding deposits show position of deposits held by FIs at the end of the month.

10. "Public" stands for Public Sector Banks - the banks incorporated in Pakistan or the shares/capital controlled by the federal and /or provincial governments, "Private" stands for Private Sector Banks incorporated in Pakistan, owned and controlled by private sector, "Foreign" stands for the branches of banks working in Pakistan but incorporated abroad and "Specialized" stands for Specialized Banks established to provide credit facilities, assistance and advice to clients in a designated sector or in a designated line of credit; for example, agriculture sector, industrial sector, etc.

11. DFIs stands for Development Finance Institutions and MFBs stands for Microfinance Banks.

12. Effective July 2024, Financial Institutions (FIs) means all types of financial institutions.

13. Weighted Averages have been worked out by weighting interest rates by the corresponding amounts of loans/deposits. The formula used is:

$$\text{Weighted Average Rate} = \Sigma(\text{rate} \times \text{amount}) \div \Sigma(\text{amount})$$

6.14 Non- Performing Loans

(End Period: Billion Rupees)

Banks	NPLs				
	30-06-2022	30-06-2023	30-06-2024	30-06-2025	30-06-2026
All Banks & DFIs	**893.2**	**974.0**	**1019.8**	**1072.5**	**918.1**
All Banks	**878.5**	**959.4**	**1004.4**	**1055.4**	**902.1**
Commercial Banks	**833.8**	**915.7**	**962.4**	**1035.7**	**879.7**
Public Sector Commercial Banks	305.4	319.4	319.0	373.2	317.2
Local Private Banks	526.5	594.3	642.8	662.1	562.1
Foreign Banks	1.9	1.9	0.5	0.4	0.4
Specialised Banks	**44.8**	**43.8**	**42.0**	**19.7**	**21.4**
Digital Banks					**1.0**
DFIs	**14.6**	**14.5**	**15.4**	**17.1**	**16.0**

(End Period: Billion Rupees)

Banks	Net NPLs*					Net NPLs to Net Loans (%)*				
	30-06-2022	30-06-2023	30-06-2024	30-06-2025	30-06-2026	30-06-2022	30-06-2023	30-06-2024	30-06-2025	30-06-2026
All Banks & DFIs	**75.7**	**53.0**	**-54.2**	**-66.3**	**-93.6**	**0.7**	**0.4**	**-0.4**	**-0.5**	**-0.6**
All Banks	**73.9**	**54.1**	**-53.00**	**-65.4**	**-91.9**	**0.7**	**0.5**	**-0.4**	**-0.5**	**-0.6**
Commercial Banks	**54.6**	**31.9**	**-73.4**	**-66.0**	**-95.5**	**0.5**	**0.3**	**-0.6**	**-0.5**	**-0.6**
Public Sector Commercial Banks	25.0	17.2	-26	12.0	-26.6	1.3	0.7	-1.2	0.5	-1.0
Local Private Banks	30.1	15.0	-47	-77.1	-67.9	0.3	0.2	-0.5	-0.7	-0.6
Foreign Banks	-0.5	-0.3	-0.4	-1.0	-1.0	-0.5	-0.1	-0.1	-0.2	-0.2
Specialised Banks	**19.2**	**22.2**	**20.4**	**0.7**	**4.4**	**19.6**	**20.9**	**17.5**	**0.5**	**3.0**
Digital Banks					**-0.8**					**-2.6**
DFIs	**1.8**	**-1.1**	**-1.2**	**-0.9**	**-1.7**	**1.2**	**-0.6**	**-0.6**	**-0.4**	**-0.7**

Source: Financial Stability Department, SBP

6.15 Electronic Banking Statistics

Product/Item	FY22	FY23	FY24	FY25-R	FY26-P
Number in Actual					
1. Banking Infrastructure					
Number of Banks' Branches[#]	17,031	17,693	18,450	19,347	20,454
Real Time Online Branches (RTOB)	16,603	17,547	18,302	19,249	20,126
Automated Teller Machines (ATM)	17,133	17,808	18,957	20,250	21,678
Point of Sale (POS)	104,865	115,288	125,593	227,388	337,791
2. Payment Cards (Total Cards)	**42,440,696**	**44,466,703**	**44,484,773**	**45,680,244**	**49,828,569**
Credit Cards	1,799,702	2,013,118	2,047,802	2,215,081	3,260,658
Debit Cards	30,162,289	33,872,829	39,487,578	40,464,724	43,969,199
Proprietary ATMs only Cards	42,144	0	0	0	0
Pre-Paid Cards	109,010	95,358	31,643	25,684	156,661
Social Welfare Cards	10,327,551	8,485,398	2,917,750	2,974,755	2,442,051
3. Registered Users (Total)	**56,060,486**	**63,271,464**	**71,557,542**	**82,679,408**	**94,111,707**
Internet Banking Users	8,369,872	9,636,899	11,995,884	14,923,294	17,523,782
Mobile Phone Banking Users	12,339,053	16,061,403	18,677,692	24,131,908	30,433,496
Call Center / IVR Users	35,351,561	37,573,162	40,883,966	43,624,206	46,154,429
4. Number of e-Merchants Registered with Banks	**4,887**	**6,889**	**7,816**	**9,584**	**23,356**
(Number in Thousands & Amount in Million Rs.)					
5. E-Banking Financial Transactions					
Number of Transactions	1,611,844	2,073,272	2,780,542	3,759,572	4,818,900
Amount	137,857,240	167,398,225	245,776,877	295,262,249	327,030,557
5.1 ATM Transactions					
Number of Transactions	692,285	809,678	930,668	1,039,561	1,090,721
Amount	9,627,455	12,154,375	14,912,631	17,428,176	19,560,163
i. Cash Withdrawal					
Number of Transactions	670,647	786,671	907,563	1,014,662	1,064,075
Amount	8,699,189	10,973,016	13,520,056	15,836,340	17,781,591
ii. Cash and Instrument Deposits*					
Number of Transactions	1,262	2,965	3,972	5,207	6,672
Amount	129,780	316,160	426,528	553,181	749,496
iii. Deposit of Payment Instrument					
Number of Transactions	0	0	0	0	0
Amount	0	0	0	0	0
iv. Utility Bills Payment					
Number of Transactions	5,523	4,304	1,080	1,076	1,235
Amount	28,184	32,543	19,999	20,559	26,371
v. A/c to A/c Funds Transfer					
Number of Transactions	5,233	4,862	5,163	4,891	4,494
Amount	245,693	265,943	301,706	314,920	323,767
vi. Third Party A/c to A/c Funds Transfer					
Number of Transactions	9,599	10,855	12,865	13,700	14,220
Amount	524,083	566,099	643,608	702,419	676,747
vii. Other Transactions					
Number of Transactions	21	21	25	25	25
Amount	526	613	734	757	2,191
5.2 POS Transactions					
Number of Transactions	137,552	199,314	271,443	377,694	564,230
Amount	707,384	1,063,591	1,502,351	2,054,639	3,057,165
5.3 RTOB Transactions					
Number of Transactions	207,167	199,948	192,397	195,449	184,439
Amount	105,308,775	113,941,889	159,329,870	154,514,503	118,114,476
i. Real Time Cash Withdrawals					
Number of Transactions	45,077	42,946	41,297	40,320	39,290
Amount	8,456,774	10,719,788	11,025,444	11,082,732	12,189,872
ii. Real Time Cash Deposits					
Number of Transactions	93,619	97,073	93,661	89,169	80,400
Amount	17,870,031	22,417,706	25,213,342	26,293,607	27,480,861
iii. Real Time A/c to A/c Funds Transfer					
Number of Transactions	68,471	59,929	57,439	65,960	64,749
Amount	78,981,969	80,804,395	123,091,084	117,138,165	78,443,744

6.15 Electronic Banking Statistics

Product/Item	FY22	FY23	FY24	FY25-R	FY26-P
5.4 Mobile Banking Transactions					
Number of Transactions	387,521	660,577	1,122,779	1,797,804	2,572,952
Amount	11,850,738	23,757,967	46,344,311	81,776,141	125,069,152
i. Payment Through Mobile					
Number of Transactions	22,371	33,197	42,492	55,500	243,570
Amount	1,010,089	1,530,265	2,243,181	3,131,795	3,854,467
ii. Utility Bills Payment					
Number of Transactions	74,996	92,090	124,721	149,587	171,576
Amount	174,279	586,468	1,116,269	1,610,866	1,914,213
iii. A/c to A/c Funds Transfer					
Number of Transactions	82,046	141,367	225,576	323,683	401,690
Amount	4,743,004	9,732,448	18,323,673	30,334,022	42,526,584
iv. Third Party A/c to A/c Funds Transfer					
Number of Transactions	208,108	393,923	729,990	1,269,035	1,756,116
Amount	5,923,366	11,908,786	24,661,188	46,699,458	76,773,889
5.5 Call Centers /IVR Banking Transactions					
Number of Transactions	146	136	266	111	76
Amount	7,004	8,050	7,847	6,380	6,804
i. Payment Through Call Centre					
Number of Transactions	98	89	205	60	44
Amount	5,787	6,758	6,080	4,585	5,237
ii. Utility Bills Payment					
Number of Transactions	38	40	56	48	31
Amount	719	851	1,547	1,665	1,456
iii. A/c to A/c Funds Transfer					
Number of Transactions	10	7	5	2	1
Amount	493	439	218	127	109
iv. Third Party A/c to A/c Funds Transfer					
Number of Transactions	0	0	0	0	0
Amount	4	3	1	3	2
5.6 Internet Banking Transactions					
Number of Transactions	141,719	171,838	223,088	297,201	341,637
Amount	10,249,912	16,330,364	23,485,561	39,232,709	60,907,360
i. Payment Through Internet					
Number of Transactions	5,577	5,523	5,656	5,883	19,573
Amount	1,248,486	2,719,100	2,556,060	3,861,653	7,720,485
ii. Utility Bills Payment					
Number of Transactions	20,559	22,996	24,119	21,053	16,091
Amount	583,144	887,272	1,332,269	1,812,296	1,558,648
iii. A/c to A/c Funds Transfer					
Number of Transactions	48,194	55,217	62,376	69,109	67,219
Amount	3,884,433	5,977,777	8,510,308	13,069,070	16,346,079
iv. Third Party A/c to A/c Funds Transfer					
Number of Transactions	67,390	88,103	130,938	201,155	238,755
Amount	4,533,848	6,746,214	11,086,923	20,489,689	35,282,148
5.7 e-Commerce Transactions					
Number of Transactions	45,454	31,782	39,902	51,753	64,845
Amount	105,972	141,990	194,306	249,702	315,435
6. E-Banking Non-Financial Transactions('000)	1,668,380	1,867,693	2,634,385	3,185,319	4,574,393
ATMs	131,318	133,106	177,880	197,733	203,438
Internet Banking	414,761	364,329	387,089	243,118	213,019
Mobile Phone Banking	1,103,111	1,350,554	2,056,117	2,731,877	4,145,807
Call Centers Banking	19,191	19,704	13,300	12,591	12,129
7. Paper Based Transactions					
Number of Transactions('000)	391,910	374,286	379,380	374,208	343,268
Amount (Billion Rupees)	190,393	228,747	290,418	297,877	312,035
8. PRISM System					
Number of Transactions (Actual)	4,372,870	4,871,110	5,788,013	5,991,286	6,307,840
Amount (Billion Rupees)	681,581	640,365	1,043,097	1,264,538	1,565,754
8.1 Securities Settlement					
Number of Transactions (Actual)	91,745	79,677	84,619	88,405	81,386
Amount (Billion Rupees)	484,128	393,060	732,086	907,406	1,118,666
8.2 Interbank Funds Transfer					
Number of Transactions (Actual)	347,062	367,746	373,729	409,259	253,026
Amount (Billion Rupees)	107,983	138,240	189,275	212,739	193,911
8.3 3rd Party Customers Transfers					
Number of Transactions (Actual)	3,872,371	4,359,447	5,291,036	5,436,880	5,736,193
Amount (Billion Rupees)	66,828	83,021	103,590	115,498	138,198
8.4 Retails Cheques Clearing					
Number of Transactions (Actual)	61,692	64,240	38,629	56,742	237,235
Amount (Billion Rupees)	22,641	26,045	18,146	28,896	114,979

Source: Payment Systems Policy & Oversight Department SBP

* From FY22, 'Deposit of Payment Instruments' and 'Cash Deposits' is reported together under new head 'Cash and Instruments Deposits'

It includes the number of branches of Pakistani's Banks located outside the country and sub-branches.

6.16 Islamic Banking Statistics

(Amount in Million Rupees, Accounts in numbers)

Item	2022	2023	2024	2025	2026
	Jun	Jun	Jun	Jun	Jun[P]
Deposits					
No. of Accounts	9,795,027.0	14,814,093.0	15,866,675.0	22,005,399.0	26,907,476.0
Amount	4,747,295.7	5,794,300.5	7,268,183.6	9,681,812.0	12,236,112.9
Percent to Total[1] Deposits	21.6	23.5	24.1	28.0	30.8
Financing [2]					
No. of Accounts	349,474.0	469,236.0	524,361.0	596,336.0	722,431.0
Amount	3,017,052.2	3,386,513.8	3,504,344.2	4,172,049.6	5,960,205.6
Percent to Total[1] Financing	27.7	27.8	29.0	30.9	38.9
Investment*					
Amount	2,758,967.4	3,426,152.1	4,727,902.8	6,042,467.7	9,604,804.3
Percent to Total[1] Investment	15.6	16.0	15.3	16.8	22.8
Liabilities/Assets					
Amount	6,744,814.4	7,923,787.9	9,456,089.5	10,893,151.5	16,411,392.1
Percent to Total[1] Liabilities/Assets	19.4	19.2	18.0	18.1	23.5
Weighted Average Return on					
Advances	10.8	17.8	18.5	11.6	10.9
Deposits	5.2	11.1	14.2	7.9	7.5
Selected Ratios					
Ratio of Deposits to Liabilities	70.4	73.1	76.9	88.9	74.6
Ratio of Financing to Assets	44.7	42.7	37.1	38.3	36.3
Ratio of Financing to Deposits	63.6	58.4	48.2	43.1	48.7
Ratio of Investment to Deposits	58.1	59.1	65.0	62.4	78.5
Infrastructure					
Full-fledged Islamic Scheduled Banks	5.0	6.0	6.0	6.0	7.0
Pakistani	5.0	6.0	6.0	6.0	7.0
Foreign	-	-	-	-	-
Full-fledged Islamic Scheduled Banks Branches	1,775.0	2,597.0	2,812.0	3,183.0	3,440.0
Pakistani	1,775.0	2,597.0	2,812.0	3,183.0	3,440.0
Foreign	-	-	-	-	-
Stand-alone Branches of Existing Scheduled Banks	2,237.0	1,845.0	2,345.0	3,217.0	4,303.0
Pakistani	2,237.0	1,845.0	2,345.0	3,217.0	4,303.0
Foreign	-	-	-	-	-
Total Islamic Branches	**4,012.0**	**4,442.0**	**5,157.0**	**6,400.0**	**7,743.0**

* Islamic Mode of Investment and market value

Source: Statistics and Data Services Department, SBP

1. Total includes all scheduled banks
2. Financing = Advances +Bills

6.17 Scheduled Banks operating in Pakistan

As on 30th June, 2026

Bank Name	Total Branches*	Website
A. Public Sector Commercial Banks	**3,106**	
1 First Women Bank Ltd.	43	www.fwbl.com.pk
2 National Bank of Pakistan	1,504	www.nbp.com.pk
3 Sindh Bank Ltd.	411	www.sindhbank.com.pk
4 The Bank of Khyber	258	www.bok.com.pk
5 The Bank of Punjab	890	www.bop.com.pk
B. Local Private Banks	**15,360**	
1 Al Baraka Bank (Pakistan) Ltd.	185	www.albaraka.com.pk
2 Allied Bank Ltd.	1,526	www.abl.com
3 Askari Bank Ltd.	721	www.askaribank.com.pk
4 Bank Al-Falah Ltd.	1,183	www.bankalfalah.com
5 Bank Al-Habib Ltd.	1,348	www.bankalhabib.com
6 Bank Islami Pakistan Ltd.	569	www.bankislami.com.pk
7 Dubai Islamic Bank Pakistan Ltd	310	www.dibpak.com
8 Faysal Bank Ltd.	902	www.faysalbank.com
9 Habib Bank Ltd.	1,768	www.hbl.com
10 Habib Metropolitan Bank Ltd	572	www.habibmetro.com
11 JS Bank Ltd.	308	www.jsbl.com
12 MCB Bank Ltd.	1,413	www.mcb.com.pk
13 MCB Islamic Bank Ltd.	323	www.mcbislamicbank.com
14 Meezan Bank Ltd.	1,150	www.meezanbank.com
15 Samba Bank Ltd.	77	www.samba.com.pk
16 Soneri Bank Ltd.	684	www.soneribank.com
17 Standard Chartered Bank (Pakistan) Ltd.	37	www.sc.com/pk
18 Bank Makramah Limited (BML)	176	www.bankmakramah.com
19 United Bank Ltd.	2081	www.ubl.com.pk
20 Easypaisa Digital Bank**	25	www.easypaisa.com.pk
21 Mashreq Bank Pakistan Limited**	1	www.mashreq.com
22 Raqami Islamic Digital Bank Limited**	1	www.raqamidigital.com
C. Foreign Banks	**10**	
1 Bank of China Ltd.	2	www.boc.cn/en/
2 Citibank Pakistan	3	www.citibank.com.pk
3 Deutsche Bank AG	2	www.db.com/pakistan
4 Industrial and Commercial Bank of China Ltd.	3	www.icbc-ltd.com/ICBCLtd/en/
D. Specialized Banks	**707**	
1 The Punjab Provincial Cooperative Bank Ltd.	151	www.ppcbl.com.pk
2 Zarai Taraqiati Bank Ltd.	556	www.ztbl.com.pk
Commercial Banks (A+B+C)	**18,476**	
All Scheduled Banks (A+B+C+D)	**19,183**	

Source: Statistics and Data Services Department. SBP

*It does not include number of branches of Pakistani Banks' located outside the country.

** Digital Banks

6.18 Microfinance Banks and Development Finance Institutions operating in Pakistan

As on 30th June, 2026

	Bank Name	Total Branches	Website
1	Apna Microfinance Bank	72	www.apnabank.com.pk
2	ABHI Microfinance Bank Limited (Formerly Finca Microfinance Bank Limited)	115	www.abhibank.com
3	ASA Microfinance Bank Ltd.	106	www.asa.com
4	Halan Microfinance Bank (Formaly Advans Pakistan Microfinance Bank Ltd.)	178	www.halan.com.pk
5	HBL Microfinance Bank Ltd.	226	www.hblmfb.com
6	Khushhalibank Ltd.	200	www.khushhalibank.com.pk
7	LOLC Microfinance Bank (Formerly Pak Oman Microfinance Bank Ltd.)	89	www.lolc.com.pk
8	Mobilink Microfinance Bank Ltd.	124	www.mobilinkbank.com
9	NRSP Microfinance Bank Ltd.	134	www.nrspbank.com
10	Sindh Microfinance Bank	23	www.sindhmfb.com
11	U Microfinance Bank Ltd.	232	www.ubank.com.pk
All Microfinance Banks		**1,499**	
1	House Building Finance Company Ltd.	52	www.hbfc.com.pk
2	Saudi Pak Industrial & Agricultural Investment Company Ltd.	1	www.saudipak.com
3	Pak Kuwait Investment Company (Private) Ltd.	1	www.pkic.com
4	Pak Libya Holding Company Ltd.	1	www.paklibya.com.pk
5	Pak Oman Investment Company Ltd.	1	www.pakoman.com
6	Pak Brunei Investment Company Ltd.	3	www.pakbrunei.com.pk
7	Pair Investment Co. Ltd.	1	www.pairinvestment.com
8	Pak China Investment Co. Ltd.	1	www.pakchinainvest.com
9	Pakistan Mortgage Refinance Company Ltd	1	www.pmrc.com.pk
All Development Finance Institutions		**62**	

Source: Statistics and Data Services Department. SBP